Triple Point.

Triple Point Income Service

Rates
From 19 October 2026

Don't invest unless you're prepared to lose all the money you invest. This is a high risk investment.

Estimated reading time: 2 min
Due to the potential for losses, the Financial Conduct Authority (FCA) considers this investment to be very complex and high risk.

What are the key risks?

1. You could lose all the money you invest

- If the business issuing the bonds you invest in through this Service fails, there is a high risk that you will lose all your money. Businesses like this often fail as they usually use risky investment strategies.
- Advertised rates of return aren't guaranteed. This is not a savings account. If the issuer doesn't pay as agreed, you could earn less money than expected or nothing at all. Generally, a higher advertised rate of return means a higher risk of losing your money. If it looks too good to be true, it probably is.
- These investments are sometimes held in an Innovative Finance ISA (IFISA). While any potential gains from your investment will be tax free, you can still lose all your money. An IFISA does not reduce the risk of the investment or protect you from losses.

2. You are unlikely to be protected if something goes wrong

- Protection from the Financial Services Compensation Scheme (FSCS), in relation to claims against failed regulated firms, does not cover poor investment performance. Try the FSCS investment protection checker **here**. [https://www.fscs.org.uk/check/investment-protection-checker]
- [Protection from the Financial Ombudsman Service (FOS) does not cover poor investment performance. If you have a complaint against an FCA-regulated firm, FOS may be able to consider it]. Learn more about FOS protection **here**. [https://www.financial-ombudsman.org.uk/consumers]

3. You are unlikely to get your money back quickly

- The companies that receive loan monies could face cash-flow problems that delay interest payments. If this occurred en masse, it could impact the ability of the Service to repay investors their money.
- You are unlikely to be able to cash in your investment early by selling it. You are usually locked in during the period agreed. In the rare circumstances where it is possible to sell your investment in a 'secondary market', you may not find a buyer at the price you are willing to sell.

4. This is a complex investment

- This investment has a complex structure based on other risky investments. A business that lends to, or invests in, other businesses or property can make it difficult for the investor to know where their money is going.
- This makes it difficult to predict how risky the investment is, but it will most likely be high.
- You may wish to get financial advice before deciding to invest.

5. Don't put all your eggs in one basket

- Putting all your money into a single business or type of investment for example, is risky. Spreading your money across different investments makes you less dependent on any one to do well.
- A good rule of thumb is not to invest more than 10% of your money in **high-risk investments**. [https://www.fca.org.uk/investsmart/5-questions-ask-you-invest]

If you are interested in learning more about how to protect yourself, visit the FCA's website here. [https://www.fca.org.uk/investsmart]

For further information about minibonds, visit the FCA's website here. [https://www.fca.org.uk/consumers/mini-bonds]

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Earn up to 7.01% AER

with the Triple Point Income Service

Term	MONTHLY INCOME		MATURITY INCOME	
	ANNUAL RETURN (AER)	TOTAL RETURN	ANNUAL RETURN (AER)	TOTAL RETURN
1 Year	5.60%	5.60%	5.75%	5.75%
2 Years	5.70%	11.40%	5.85%	12.04%
3 Years	6.79%	20.37%	7.01%	22.52%
4 Years	An investor choosing a 4 or 5 year term will receive the best available rate on investment, which may be a single bond or series of consecutive bonds.			
5 Years				
Tax Free through our ISA or selected SIPPs	Investors into the Service can benefit from tax-free interest by opening an Innovative Finance ISA (IFISA). Investments through the Service can also be held in selected SIPPs and SSASs.			

HELD UNTIL 31 DECEMBER 2026

For more information on investing in an IFISA and understanding the risks connected with your investment, see pages 24 and 25 of the Information Memorandum.

100% of your investment, net of any adviser facilitated charges, is used by the lending business which issues your bond(s). Where commission is due this is paid by Triple Point.

The most effective strategy for minimising risk is diversification. A well-diversified portfolio consists of different types of securities from diverse sectors with exposure to multiple underlying assets.

Funds invested through the Service are used to lend to a wide spread of sectors, differing in size and loan terms, combining to provide investors with diversification within their investment.

Through one simple investment into the Triple Point Income Service, you help to fund carefully vetted businesses using multiple forms of private credit.

The Triple Point Income Service places capital at risk and returns are not guaranteed. FSCS protection in relation to claims against failed regulated firms does not cover poor investment performance. Remember that investments are for a fixed term during which your capital is tied up, and that past performance and forecasts are not a reliable indicator of future performance. Tax treatment depends on the individual circumstances of each investor and is subject to change.

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Triple Point's Income Service aims to generate a predictable, attractive fixed rate of return whilst providing funding to a wide range of businesses.

Experience
Triple Point has over 20 years' experience of private credit and managing private, institutional and public capital.

Predictable fixed returns
The Income Service aims to provide attractive fixed rate returns for investors.

Diversification
Private credit provides diversification across thousands of businesses.

Tax-free returns
Choose to earn tax-free interest with Triple Point's ISA or via selected SIPPs and SSASs.

> Don't put all your eggs in one basket. Through one simple investment into the Triple Point Income Service, you help to fund carefully vetted UK businesses using multiple forms of private credit.

The Triple Point Income Service places capital at risk and returns are not guaranteed.
Tax treatment depends on the individual circumstances of each investor and is subject to change.

Certified B Corporation
Learn more at bcorp.com

For further information about the Triple Point Income Service, please call or email:

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