Triple Point.

Triple Point Income Service

Product Overview

July 2026

Delivering predictable income while *funding business growth*.

FCA prescribed risk warning

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 holding 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 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 at 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 at 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 holding 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 at https://www.fca.org.uk/investsmart.

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

Introducing the Triple Point Income Service.

Triple Point's Income Service aims to generate a predictable, attractive fixed rate of return to investors by providing funding which is used by a wide range of small and medium sized enterprises or SMEs. Invested funds are primarily exposed to a diverse private credit portfolio (also known as non-bank lending), including corporates, specialty finance, SME debt finance, property development and infrastructure.

Investors benefit from Triple Point's extensive experience in the private credit sector. Funds raised are used to provide loans, leases and other asset finance to a large and diverse range of SMEs. Triple Point manages over £1.6bn[2] of investments in businesses focused on the provision of private credit.

[2] As at 31 December 2025

Predictable fixed returns

In this interest rate environment, the Income Service aims to provide attractive fixed rate returns for investors.

Experience

Triple Point has over 20 years' experience of managing private, institutional, and public investments in private credit businesses (lending and leasing).

Diversification

Private credit provides diversification across a wide range of businesses.

Stability

Your funds are invested for a fixed period in unquoted corporate bonds - into one or more companies which provide loans, leases and other asset finance to a large and diverse range of carefully vetted businesses.

Tax-free returns

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

Income and term options

Choose to receive your interest monthly or on maturity, and select an investment term from one to five years.

Risk summary.

You could lose all your money invested in this product. Remember that you are making this investment for a fixed term during which your capital is tied up. Any reference to past performance should not be taken as a reliable indicator of future performance. Tax rules and reliefs are subject to change and are dependent on your personal circumstances. ISA eligibility does not guarantee returns or protect you from losses.

Triple Point does not provide investment or tax advice, and we recommend consulting a financial adviser if you are unsure about whether investing is appropriate for you. A more detailed summary of the risks is set out on pages 24 to 25 of the Information Memorandum dated June 2026 and should be read prior to making any investment.

Supporting businesses.

Investments into the Income Service help a wide range of businesses to grow and thrive.

See how the Service has supported productive capital across the UK economy.

Through the Service, investors gain exposure to the commercially attractive asset class of private credit (also known as non-bank lending). Private credit is a vital area of funding that helps keep the UK economy moving.

Companies of all sizes need access to private credit to start and finish projects, or to carry out their day-to-day operations. To do this, they often take out direct loans (lending) or they rent assets such as equipment or property for a specific period in exchange for regular payments (leasing).

Across the UK, your capital is helping revitalise communities, fund innovation and unlock opportunities for the next generation.

Your investment creates productive capital to help build a stronger, more prosperous Britain for the future. Here are just some of the stories behind those investments.

Supporting productive capital across the UK economy.

The Service funds a range of business opportunities – fuelling innovation and progress in vital sectors critical to UK economic prosperity.

Funding the development of new solar farms that bring renewable energy to more UK homes.

Funding financial advisory firms so they can grow their business.

Funding tens of thousands of credit card terminals that promote small business efficiency and growth.

Funding the distribution of optical equipment used across the UK.

Funding business equipment to fit out gyms and leisure centres.

Funding property developers to build new homes across the country.

Supporting waste management companies to fund business-critical assets.

Financing fintech companies providing short-term loans and working capital to small businesses.

Financing the lease of critical vehicles and equipment to delivery companies.

Funding service station operators to roll-out electric car charging points across the UK.

Funding the lease of supermarket vehicles, supporting the UK's critical supply chain.

A multipurpose investment tool.

Like a multi-tool, the Triple Point Income Service offers a single investment solution that's functional, versatile and robust.

Previous planning uses have included:

For individuals

For companies

For trusts

For charities

1 Making cash work harder

Putting uninvested funds to work, with returns in excess of inflation, can help a portfolio to keep pace in real terms and increase profits.

2 Matching liabilities

A fixed return profile allows bond holders to match monthly or maturity interest payments with their bills.

3 Uncorrelated returns

Providing access to investments that are uncorrelated to traditional equity markets.

4 Providing an income

A fixed income strategy in unquoted corporate bonds aims to provide attractive fixed income which can be taken either monthly or at maturity. This can be in retirement to subsidise pension payments.

5 As a core part of a portfolio

Fixed yields can form a core part of a portfolio, as well as providing diversification in the form of exposure to private debt.

6 To achieve growth

Targeting attractive returns, a fixed income strategy in unlisted bonds aims to deliver predictable growth.

Key terms.

Investment strategy	Investing in fixed rate, fixed term, unquoted secured corporate bonds that provide exposure principally to loans and leases to small and medium sized businesses.
Minimum investment per investor	£10,000
Maximum investment per investor	No maximum
Investment terms (fixed term)	1 year • 2 years • 3 years • 4 years • 5 years
Initial fee	None
Annual management fee	None
Performance fee	None
Transfer fee	It may be possible for Triple Point to find a third party to buy your holding should you wish to sell. Should this mechanism be used then there is a 1% fee of the face value of the investment. Should you instruct us to transfer your holding to a beneficiary that is known to you, then there is no fee for transferring ownership.
Fixed return	Please refer to the latest rate card or website for current available interest rates.
Income frequency	**Monthly interest payment** Investors seeking regular income can elect to receive interest on the 1st working day of each month[4]. Or **Maturity interest payment** All interest is compounded to give a higher return and paid in one final payment at the date of maturity.
More money to add	Investors may make further investments into the Service whenever they choose to. The minimum additional investment is £1,000. To add funds, investors and their authorised financial advisers should complete a new online application.
Redemption	Investments into the Service are for a fixed term, and investors should be prepared to invest for the specified term. There may be circumstances where applications for early redemption will be accepted. 90 days' notice is required and redemptions are subject to liquidity and at the discretion of the fund manager. All interest earned to date from the date the bond was issued will be forfeited.
Eligible investors	• Individuals • Companies • Trusts • Financial institutions
Eligible tax wrappers	• ISAs • SIPPs/SSAS

[4] Interest is not payable on the first working day of the month following the initial investment, but is rolled up and paid on the first working day of the following month.

Interest subject to tax

HMRC requires the Triple Point Income Service to withhold Basic Rate Tax on all payments of interest made to individuals in connection with their investment.

If a series of bonds are issued to match your investment term, then withholding tax will be due on the interest paid as each bond matures. This tax will reduce the amount that can be allocated to a subsequent bond.

There is no withholding tax on any investments held in an ISA, through pensions or for UK based corporate investors. Taxation is subject to change and dependent on individual circumstances. We recommend that investors consult an authorised financial or tax adviser.

Adviser facilitated charges

Financial advisers can be paid directly by the investor or Triple Point can pay the adviser from the amount paid to it on instruction from the investor. Initial adviser charges settled in this way will be deducted before investments are arranged through the Triple Point Income Service.

Risks

You could lose all your money invested in this product. This is a high-risk investment and is much riskier than a savings account. ISA eligibility does not guarantee returns or protect you from losses.

Any reference to past performance should not be taken as a reliable indicator of future performance. Tax rules and reliefs are subject to change.

A more detailed summary of the risks is set out on pages 24 to 25 of the Information Memorandum dated June 2026 and should be read prior to making any investment.

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

020 7201 8990

contact@triplepoint.co.uk

Triple Point
1 King William Street
London
EC4N 7AF

triplepoint.co.uk

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