

KEY INVESTMENT BENEFITS

High yield investment, targeting in excess of 10% net returns

Access to a portfolio of quality debt investments, diversified across risk profile, geography and sector

Quarterly distributions of net realised income

Co-investment with other Wingate shareholders, executives and management

Priority access to corporate debt co-investment opportunities where capacity is available.

The Wingate Corporate Credit Fund (Fund) invests in high-quality primary and secondary corporate debt. Sourced from Wingate's deep networks, the Fund provides access for investors to private corporate debt, leveraging the opportunity in today's dislocated market environment.

Wingate is a leading Australian private markets finance and investment house. Wingate's success is built on its ethical approach, deep capabilities in debt and capacity to inspire trust in its partners. Owned by its principals and a group of substantial private and institutional investors, Wingate has financed, invested in and managed over 200 transactions, providing over \$5bn of capital.

The global markets and capital landscape have changed, creating significant investment opportunity.

The Fund has been established to capitalise on the unique opportunity in the current market to facilitate investments into:



PRIMARY DEBT

Lending to high quality, performing, mid-market businesses in Australia and New Zealand.



SECONDARY DEBT

Purchasing existing debt securities at a discount.

The Fund will focus on quality investments in performing companies.

The investments made by the Fund will be underpinned by Wingate's signature diligence approach, leveraging its depth of experience in corporate lending to deploy funds with a risk-led focus.

Wingate's corporate lending business provides debt capital solutions to mid-sized companies in Australia and New Zealand.

The investment mandate allows for flexible and tailored debt solutions to companies. Wingate target borrowers with a track record of profitability, a sustainable competitive advantage, strong cash flow, and a high-quality management team. Wingate loans are typically tailored to the borrower's specific requirements but generally range from \$5m-\$50m, are less than 5 years in duration, and have security over the assets.

The Fund will be managed by a specialist debt team with a strong track record and credit investing experience through multiple cycles in Australia and internationally.

THE WINGATE ADVANTAGE

Wingate has an inherent competitive advantage delivering a corporate credit opportunity fund with unparalleled ability to originate investment opportunities.

FUND FEATURES

TERM

INVESTMENT PERIOD

INVESTMENT MANDATE

TARGET RETURN

FUND PARTICIPATION

DISTRIBUTIONS

ALIGNMENT

MANAGEMENT FEES

PERFORMANCE FEES

RISKS

INVESTOR TYPE

For further information, please refer to the Investment Overview (IO) via wingate.com.au/wccf



LOCAL

Australian based investment house with extensive knowledge of the local market. Strong and deep relationships with Australian businesses.



ESTABLISHED

Proven ability to source, execute and manage investments. Strong reputation as a preferred capital partner in the market having reviewed over 200 transactions with >\$3b value over the past few years.

CONNECTED

Strong local connections with commercial and investment banks, brokers, lawyers, accountants, debt advisors and the internal Wingate network. Strong relationships with the key players in the target market having cultivated mutual trust over many years by conducting business with integrity and delivering on commitments.



FOCUSSED

Large and respected debt investor in the local mid-market with an existing focussed strategy to provide corporate loans to mid – market companies. The Fund won't invest in venture debt, distressed debt or turnaround situations.



EXPERIENCED

Senior executives with over 20 years' experience investing in private and public markets. Lessons learned managing credit through previous cycles and global market downturns. Supported by an experienced Credit Committee.



5-year closed-end fund (plus 1-year extension at the Trustee's discretion).

1-year (plus 1-year extension at the Trustee's discretion). Capital to be called as required.

Investments are limited to corporate debt securities in Australia and New Zealand and may include:

- Primary and secondary corporate loans and bonds
- Private and public debt securities
- Cash and other money market investments

WCCF endeavours to spread its investments across several of the above corporate debt instruments to achieve sufficient portfolio diversification. Target debt investments will typically have a duration of 12–36 months.

WCCF may also take equity positions only when it is associated with debt instruments in the form of options, warrants, converts etc. These detachable equity positions will typically be included to enhance the potential return.

In excess of 10% p.a. net pre-tax return.

All interest, prepayment fees collected, and equity participation are for the benefit of Fund investors.

All realised income of the Fund will be distributed to investors quarterly.

Co-invest with the Wingate balance sheet and senior executives.

1.5% p.a.

20% above 8% p.a. net investor return on invested capital.

The relevant risks of investing in the Fund, and their mitigants, are outlined in the Fund's Investment Overview.

Wholesale, Professional or Sophisticated Investor Only.

IMPORTANT NOTICE This document has been prepared by Wingate Corporate Credit Fund Pty Ltd ACN 641 501 466 ("Trustee"), the trustee of the Wingate Corporate Credit Fund ("WCCF"), and Wingate Corporate Investment Management Pty Ltd ACN 641 500 585 ("Manager") the Manager of WCCF to provide general information relating to WCCF. Each of the Trustee and Manager are corporate authorised representatives of Wingate Financial Services Pty Ltd ACN 106 480 602, AFSL No. 276899.

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This document provides a high level summary of information relating to WCCF only and is incomplete without reference to, and should be viewed in conjunction with, the investment overview, the trust deed, subscription deed, application forms and other constituent documents of WCCF.

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