



Property Bridges Risk Warning

Property Bridges provides a regulated marketplace where investors can fund property-backed loans. We do not provide investment advice, analysis, or recommendations. Each investor makes their own independent decision based on the information contained in the Key Investment Information Sheet (KIIS) for each project.

Investing through Property Bridges involves risk, including the risk of losing some or all of your capital. Loans are carefully assessed and typically secured by a first legal charge over property, but security does not guarantee repayment.

Before investing, please ensure that you have read and understood all relevant documentation, including the KIIS, Terms and Conditions, and this Risk Warning. If you are unsure about the suitability or risks of an investment, you should seek independent financial advice.

Your capital is at risk, and returns are not guaranteed.

Key Risks

1. Loan Default Risk / Loss of Capital

Investments made through Property Bridges involve the risk of losing some or all of your capital. Property prices may rise or fall due to changes in economic conditions, interest rates, or market sentiment. If the value of a property used as loan security decreases, the borrower may find it difficult to meet repayment obligations.

While each loan is secured against property and supported by an independent professional valuation, security does not guarantee repayment. In the event of borrower default, Property Bridges will take all reasonable steps to enforce its first charge rights. However, recovery may be partial, delayed, or unsuccessful, and investors could lose part or all of their investment.

Lending through Property Bridges is not covered by any deposit guarantee or investor compensation scheme. You should only invest funds you can afford to lose and as part of a diversified portfolio.

Enforcement or recovery actions can take time, and outcomes are uncertain. Recovery timelines depend on the property and legal enforcement processes under Irish law.

2. Development and Project Risk

Property development involves many third parties and regulatory approvals. Delays, cost overruns, planning issues, or contractor insolvencies may affect project completion



or repayment of loans. Property Bridges monitors project progress and manages drawdowns but cannot eliminate these risks. Project delays or overruns may postpone repayment of investor capital or interest.

3. Income and Repayment Risk

Interest may be paid monthly, quarterly, or at loan maturity, depending on the borrower's repayment schedule. Payment of interest and capital is not guaranteed and may be affected by project delays, borrower default, or market conditions. In some cases, borrowers may defer payments if justified and approved by Property Bridges, which may delay investor income.

4. Liquidity Risk and Term Extension

Investments made through Property Bridges are illiquid. They cannot be sold, transferred, or withdrawn before the end of the loan term. Borrowers may request extensions due to project delays. While such extensions are reviewed and approved only where justified, your funds may remain invested beyond the original loan term.

5. Security Risk

All loans listed on the Property Bridges platform are secured against property or land. However, security does not remove the risk of loss. If the legal charge or security is not properly constituted or is later found to be invalid or unenforceable, the recovery of funds could be delayed or reduced.

There is also a risk of title or property fraud, incomplete legal documentation, or registration errors that could affect the enforceability of the security. Property Bridges appoints specialist property finance solicitors and conducts legal due-diligence reviews, but these procedures cannot eliminate all risks associated with security or enforcement.

In the event of borrower default, enforcement of the security can take time and may not result in full recovery of the investment.

6. Diversification

Diversifying across several projects and borrowers can reduce exposure to any single default, but does not eliminate risk. Investors are encouraged to build a diversified portfolio to manage overall exposure. Diversification is the investor's responsibility and cannot fully eliminate the risk of loss.



7. Product and Payment Risk

Loans offered through Property Bridges typically range from three months to two years in duration. Before each loan is approved, Property Bridges assesses the borrower's repayment capacity, including their planned exit strategy, cash flow, and project viability.

However, repayments and interest are not guaranteed. Borrowers may experience construction delays, market changes, or funding shortfalls that impact their ability to make scheduled payments.

Extensions or further advances may occasionally be requested by borrowers to complete a project. These are reviewed by Property Bridges on a case-by-case basis to assess the borrower's repayment history and project progress before any extension is granted. During such periods, investors may experience a delay in receiving interest or principal repayments.

8. Borrower Default and Recovery Process

Every loan arranged through Property Bridges is secured against property, but this does not guarantee repayment. If a borrower defaults, Property Bridges will seek to recover funds by enforcing its first legal charge and, where available, any personal or corporate guarantees.

Recovery outcomes depend on property market conditions, borrower cooperation, and legal enforcement proceedings. There is no guarantee of full repayment.

9. Currency Risk

Investors from outside the Eurozone may be exposed to exchange-rate fluctuations, which can increase or reduce investment returns. Investors must ensure compliance with any local currency or investment restrictions.

10. Platform and Operational Risk

There is a risk that Property Bridges may be temporarily or permanently unable to provide services due to operational disruption, cyber incident, or insolvency. If this occurs, investors may experience delays in accessing their accounts or receiving repayments.

Client funds are safeguarded in segregated client accounts held with an authorised electronic-money institution (EMI) in compliance with EU regulations.



Property Bridges maintains contingency, data-protection, and business-continuity arrangements under DORA (Regulation EU 2022/2554) to mitigate operational disruption.

11. Taxation

Any income or gains you earn through Property Bridges may be subject to income or capital gains tax, depending on your tax residence.

Property Bridges does not provide tax advice. You are responsible for ensuring that your own tax affairs are correct and up to date. If you are unsure how an investment may affect your tax position, you should seek independent professional tax advice before investing.

Each borrower or project company remains responsible for its own tax obligations, and any payments to investors will be made net of applicable taxes where required by law.

12. No Investment Advice

Property Bridges does not provide investment or financial advice. All information is for general and marketing purposes only. Investors must make their own informed decisions and obtain independent advice where appropriate.

13. Past Performance

Past performance or historical returns are not reliable indicators of future results. Returns are not guaranteed, and future performance may differ significantly.

14. Investor Protection, Deposit Guarantee and Complaints

Investments made through Property Bridges are not covered by any Deposit Guarantee Scheme or Investor Compensation Scheme.

This means that if a borrower fails to repay, or if Property Bridges were to cease trading, investors could lose some or all of their invested capital.

If you wish to make a complaint, you may:

- Use the “Complaint” topic in the General Enquiries form on the Contact Us – Property Bridges page, or
- Email team@propertybridges.com with the subject line “Complaint”.

If you are not satisfied with the outcome, you have the right to refer your complaint to the **Financial Services and Pensions Ombudsman (FSPO)**, in accordance with the



Financial Services and Pensions Ombudsman Act 2017. Further information is available at www.fspo.ie.

This list of risk factors is not exhaustive. Before investing, you must read the Key Investment Information Sheet (KIIS), project Credit Paper, the Terms and Conditions, and any other documents relevant to the project to ensure you fully understand the potential risks. If you are uncertain about any aspect of the information provided, you should seek advice from an independent financial adviser.

Acknowledgement

By investing through Property Bridges, you confirm that you:

- Understand that your capital is at risk and you may lose part or all of your investment.
- Understand that your funds cannot be withdrawn before the end of the loan term.
- Accept that returns and repayments are not guaranteed.
- Have read and understood the KIIS, this Risk Warning, and the Terms and Conditions.
- Have sought, or had the opportunity to seek, independent financial advice.

Statement

Bridge Peer Financial Ltd trading as Property Bridges is authorised and regulated by the Central Bank of Ireland as a Crowdfunding Service Provider under Regulation (EU) 2020/1503.