PRODIGY SERVICES LIMITED

Risk Warning

This product is not suitable for all investors, nor is it intended as a complete investment programme, and you should take independent investment advice as to whether this product is suitable for you. Past performance is no guide to future performance. This product is not a deposit and is not covered by the UK Financial Services Compensation Scheme (FSCS) or any equivalent overseas compensation scheme. This investment has not been, and will not be, registered under the US Securities Act of 1933, as amended (the Securities Act), and may not be offered or sold within the United States or to, or for the account or benefit of, US persons (as defined in Regulation S under the Securities Act (Regulation S) except in certain transactions exempt from the registration requirements of the Securities Act.

This product may have limited or no liquidity and you may find it difficult or impossible to realise the value of your investment. You should be aware that by investing in this product you may lose some or all of the money invested. You have limited recourse to the issuer of the security, no recourse to the borrowers, and there are other risks including those relating to the default or insolvency of the issuer who is not an authorised or regulated firm. The target return on the notes is fully dependent on the repayment performance of the borrowers and loans linked to the Notes. The timing and amount of these repayments will determine the overall return on the Notes.

This product is targeted exclusively at investors who are sufficiently sophisticated to understand these risks and make their own investment decisions. Capital at risk. You will only be able to invest once you are registered as a high net worth investor or a self-certified sophisticated investor and have completed a suitability questionnaire prepared by Prodigy Services Limited.

Prodigy Services Limited promotes offers of securities for third party issuers to eligible investors. Prodigy Finance loans are offered to eligible borrowers who are studying outside of their country of residence and the loans are governed by English law. Prodigy Services is an Appointed Representative of BriceAmery Capital Limited which is authorised and regulated by the Financial Conduct Authority. Prodigy Finance is authorised and regulated by the Financial Conduct Authority for certain consumer credit activities and for investment activities. Prodigy Finance Limited and Prodigy Services Limited are incorporated in the United Kingdom with registered address at Palladium House 1-4 Argyll Street, London, W1F 7LD.