

Don't invest unless you're prepared to lose money. This is a high-risk investment. You may not be able to access your money easily and are unlikely to be protected if something goes wrong. [Take 2 mins to learn more](#)

# Outcomes Statement

01 July 2023 to 30 June 2024



**We are stronger together.**

# Outcomes Statement

**To help you, as a lender, monitor the performance of our Loan Book, we will publish an Outcomes Statement annually.**

**This will be within 4 months of the end of each financial year.**

The Outcomes Statement is a regulatory requirement, set by the Financial Conduct Authority (FCA), which came into effect on the 9th December 2019. The aim of the Statement is to demonstrate how the loans available on our platform over the financial reporting period have performed based on our expected default levels against the actuals. In this iteration of the document the period will cover the 12 months from 01 July 2023 to 30 June 2024.

It will also support you in comparing the advertised target interest rates for our products with the actual returns you have received.

Whilst we do everything we can to predict the potential returns you can expect from your investment, we can't guarantee what you will actually receive. There are a number of reasons why you may not receive the advertised rates and whilst our past performance is not a guarantee of future performance, it will give you a better understanding of how our loans perform.

**WE ARE STRONGER TOGETHER.**

# Target & Actual Interest Rates

Risk Grade	Target Rate	Actual Rate
A2*	6.00%	5.36%
A3*	7.00%	0.71%

Risk Grade	Target Rate	Actual Rate
B1*	8.00%	3.76%
B2*	9.00%	1.42%
B3*	10.00%	1.00%

Risk Grade	Target Rate	Actual Rate
G1*	11.00%	3.56%

Risk Grade	Target Rate	Actual Rate
F2*	10.00%	9.31%

Risk Grade	Target Rate	Actual Rate
S3*	14.50%	12.08%

ISA Pots	Target Rate	Actual Rate
Prudent	5.46%	2.50%
Balanced	8.50%	9.48%
Adventurous	11.23%	5.33%

**The table illustrate the target rates against the actual lender returns of the risk grades available in the period 01 July 2023 to 30 June 2024.**

**\*Please note:** The products highlighted, were subject to a rate increase of 1.00% in February 2023 which reflected in the target rates published in this document

# Default Rates

**As an investor in loans, there is always potential for borrowers not to meet their monthly payment obligations. In these cases the borrower defaults on their loan.**

This doesn't always result in a financial loss however. Depending on the product, our loans have the benefit of additional security be that our 'Rainy-day Pot', security over property or a guarantor to make payments on their behalf.

When borrowers cannot meet their contractual repayments, or pay the outstanding loan, we'll declare the loan as a default.

We'll identify the outstanding capital as a bad debt.

This happens when a borrower repayment becomes 90 days overdue. This is a regulatory standard definition adopted in December 2019



# Expected & Actual Default Rates

Risk Grade	Expected Rate	Actual Rate
A1*	2.00%	0.00%
A2*	3.00%	0.00%
A3*	3.00%	0.00%

Risk Grade	Expected Rate	Actual Rate
B1*	4.00%	0.00%
B2*	5.00%	0.00%
B3*	6.00%	0.00%

Risk Grade	Expected Rate	Actual Rate
C1*	10.00%	0.00%
C2*	12.00%	0.00%
C3*	15.00%	0.00%

Risk Grade	Expected Rate	Actual Rate
G1*	1.00%	0.00%

Risk Grade	Expected Rate	Actual Rate
F1*	2.00%	0.00%
F2*	2.00%	0.00%
F3*	2.00%	0.00%
F4*	2.00%	0.00%
F5*	2.00%	0.00%
F6*	2.00%	0.00%

Risk Grade	Expected Rate	Actual Rate
L1*	2.00%	0.00%
L2*	2.00%	0.00%
L3*	2.00%	0.00%
L4*	2.00%	0.00%

Risk Grade	Expected Rate	Actual Rate
S1*	2.00%	0.00%
S2*	2.00%	0.00%
S3*	2.00%	0.00%

ISA Pots	Expected Rate	Actual Rate
Prudent	2.50%	0.00%
Balanced	5.00%	0.00%
Adventurous	10.00%	0.00%

The table illustrates the expected default rates against the actual rate for the 'Risk Grades' available for the period 01 July 2023 to 30 June 2024.



It is important that before making a commitment to invest, the risks of doing so are fully understood. Any decision must be made on the basis of the information within the JustUs Terms and Conditions documentation: <https://www.justus.co/terms-and-conditions>. This financial promotion has been issued by JustUs, a trading style of eMoneyHub Ltd. Authorised and regulated by the Financial Conduct Authority. eMoneyHub Ltd is registered with the Office of the Information Commissioner No. ZA589341. Peer to Peer Lending via the JustUs electronic system is NOT covered by the Financial Services Compensation Scheme. The Financial Conduct Authority does not regulate most Buy-to-Let Mortgages.

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