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 2025 to 30 June 2026

JustUs

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). 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. In this iteration of the document the period will cover the 12 months from 01 July 2025 to 30 June 2026.

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

The targeted return on a peer-to-peer (P2P) investment is an estimate. It represents the rate of return that our platform aims to achieve for investors based on factors such as expected borrower performance, historic data, and prevailing market conditions at the time of lending.

It provides lenders with our expectation of pot performance under normal circumstances.

The actual return achieved by investors may differ from our expectation for the following reasons:

1. **Borrower Performance:** Actual borrower repayment performance is influenced by late payments, arrears and in rare cases defaults.

2. **Economic Conditions:** Changes in interest rates, inflation, or broader economic challenges can influence borrower behaviour and recovery rates.

3. **Credit Losses and Recoveries:** Targeted returns include an expected level of credit losses. The timing of actual recoveries can differ from these assumptions

Targeted returns demonstrate the firm's expectations for lender return, actual returns reflect the real outcomes experienced by our investors By presenting both figures, we aim to provide transparency and help investors make well-informed decisions

Target & Actual Interest Rates

Risk Grade	Target Rate	Actual Rate
A3	7%	5.16%

Risk Grade	Target Rate	Actual Rate
B1	8%	2.38%
B2	9%	3.22%
B3	10%	0.56%

Risk Grade	Target Rate	Actual Rate
G1	11%	4.26%

Risk Grade	Target Rate	Actual Rate
F2	9.50%	10%

ISA Pots	Target Rate	Actual Rate
Prudent	5.39%	5.16%
Balanced	8.32%	9.98%
Adventurous	11.11%	2.76%

The table illustrate the target rates against the actual lender returns of the risk grades available in the period 01 July 2025 to 30 June 2026.

It is important to note that payments made from the contingency fund have been excluded from prior past performance information.

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.

The assumptions used for the purposes of determining expected future default rates are based on industry estimations. Our platform has not been subject to any defaulted loans and as such, we will continue to base our assumptions on these estimations until we have data which will allow us to update the basis of our calculation.

Expected & Actual Default Rates

Risk Grade	Expected Rate	Actual Rate
A1	2%	0%
A2	3%	0%
A3	3%	0%

Risk Grade	Expected Rate	Actual Rate
B1	4%	0%
B2	5%	0%
B3	6%	0%

Risk Grade	Expected Rate	Actual Rate
C1	10%	0%
C2	12%	0%
C3	15%	0%

Risk Grade	Expected Rate	Actual Rate
G1	1%	0%

Risk Grade	Expected Rate	Actual Rate
F1	2%	0%
F2	2%	0%
F3	2%	0%
F4	2%	0%
F5	2%	0%
F6	2%	0%

Risk Grade	Expected Rate	Actual Rate
L1	2%	0%
L2	2%	0%
L3	2%	0%
L4	2%	0%

Risk Grade	Expected Rate	Actual Rate
S1	2%	0%
S2	2%	0%
S3	2%	0%

ISA Pots	Expected Rate	Actual Rate
Prudent	2.50%	0%
Balanced	5%	0%
Adventurous	10%	0%

The table illustrates the expected default rates against the actual rate for the 'Risk Grades' available for the period 01 July 2025 to 30 June 2026.

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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