



| A guide to
our products

WATERLOO NOTES (FIXED INCOME)

Name	Return Payable	IRR	Annual Interest	Bonus	Total Return	Minimum Purchase
2 Yr	Quarterly	8.2%	8%	0%	16%	£25,000
2 Yr Plus		8.7%	8%	1%	17%	£100,000
2.5 Yr	Quarterly	10.8%	9%	4%	26.5%	£20,000
2.5 Yr Plus		11.4%	9%	5.4%	27.9%	£75,000
3 Yr	6 Monthly	10.9%	8%	9%	33%	£25,000
3 Yr Plus		11.5%	8%	11%	35%	£100,000
4 Yr	6 Monthly	11.8%	7%	22%	50%	£25,000
4 Yr Plus		12.2%	7%	24%	52%	£100,000
5 Yr	6 Monthly	13.7%	10%	22%	72%	£25,000
5 Yr Plus		14%	10%	24%	74%	£75,000

Two-year Waterloo Secured Fixed Income Loan note

Certain Bridge's 2 Year Waterloo Secured Fixed Income Loan note has a 2-year Term to Redemption. The full note redemption amount is paid in month 25 and the note issued by an established award-winning UK Company. For our track record, please see News Releases at www.certainbridge.com. Our professional experts include Top 50 UK Law Firm and Top 4 Worldwide tax advisors.

Note Positives:

- An opportunity to purchase a 2 Year Secured Fixed Income Note
- Note secured by note holders' individual debenture over Certain Bridge and all of its secured mortgages/funds/assets
- No exposure to the stock market or other market fluctuations
- The Note security is underpinned with a high turnover of constantly redeeming mortgage secured funds owned by Certain Bridge
- Issuer is an award-winning UK company with all operations, directors, and professionals in the UK. Full UK compliance with no offshore jurisdictions
- Note can be transferred.
- Business bridging loans are always contractually issued with a significant return
- Redeemed bridging loans have to date continually achieved average returns of circa 70%; a substantial increase over the generally contracted 50%
- All business bridge loans are 3-12 months term, all fees and interest are added on drawdown to the loan creating a gross loan payable by the borrower
- Bridging Loans are created up to a maximum of 65% of secured property values, giving substantial protection against potential downward movement in property prices and defaulting borrowers

Business bridge loans characteristics:

- All bridging loans created are mortgage secured against property assets in England and Wales

Note Negatives

- In the highly unlikely event, the issuer becomes insolvent or cannot make the payment at Note Redemption then Note Holders could lose some or all of their funds

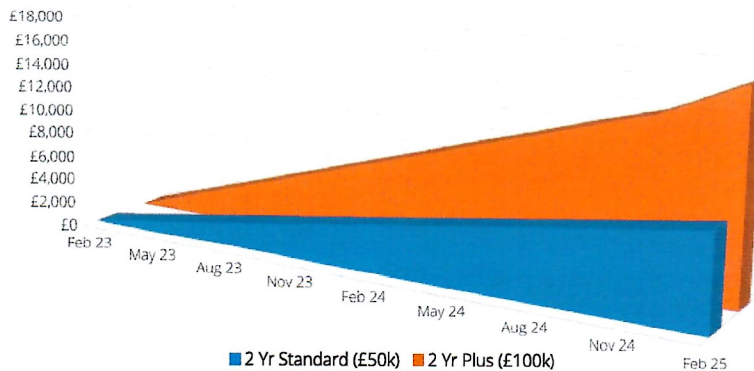
Two-year Waterloo Secured Fixed Income Loan note



Secured UK fixed income loan note opportunity

★
IRR
STANDARD 8.2%
PLUS 8.7%

Gross Income From
2 Year Standard (£50k) Vs 2 Year Plus (£100k)



What do I get back?

- Certain Bridge's 2 Year Waterloo Secured Fixed Income Loan Note has a 2-year Term to Maturity
- Minimum Note purchase £25,000 (STANDARD)
- Minimum Note purchase £100,000 (PLUS)
- Interest Payable Quarterly
- Full Capital Repayment Month 25

KEY FACTS

Note Name:	2 Year Waterloo Secured Fixed Income Loan Note	
Note Launch Date:	1st February 2023	
Minimum Purchase:	STANDARD £25,000	PLUS £75,000
Term:	Two years	
Interest Payable:	STANDARD 8% Per Annum	PLUS 8% Per Annum
Payment Frequency:	Quarterly	
Maturity Bonus	STANDARD Zero	PLUS 1%
Full Capital Distribution:	At Maturity	
Issuing company:	Award-winning UK company	
Issuing country:	United Kingdom	
Note currency:	GBP	
Liquidity:	100% at redemption	
Fees:	All fees absorbed by the issuer	
Size of raise:	£25,000,000	
Accountants:	KBS Accountants LLP, 76 King Street, Manchester M2 4NH	
Specialist Tax advisors:	PricewaterhouseCoopers LLP, 1 Embankment Place, London, WC2N 6RH	
Lawyers:	Freeths LLP, 100 Wellington Street, Leeds, LS1 4LT	
Recovery Specialists:	CG & Co, Greggs Building, 1 Booth Street, Manchester, M2 4DU	

Two¹/₂ year Waterloo Secured Fixed Income Loan note

Certain Bridge's 2¹/₂ Year Waterloo Secured Fixed Income Loan note has a 2¹/₂-year Term to Redemption. The full note redemption amount is paid in month 25 and the note issued by an established award-winning UK Company. For our track record, please see News Releases at www.certainbridge.com. Our professional experts include Top 50 UK Law Firm and Top 4 Worldwide tax advisors.

Note Positives:

- An opportunity to purchase a 2¹/₂ Year Secured Fixed Income Note
- Note secured by note holders' individual debenture over Certain Bridge and all of its secured mortgages/funds/assets
- No exposure to the stock market or other market fluctuations
- The Note security is underpinned with a high turnover of constantly redeeming mortgage secured funds owned by Certain Bridge
- Issuer is an award-winning UK company with all operations, directors, and professionals in the UK. Full UK compliance with no offshore jurisdictions
- Note can be transferred.

Business bridge loans characteristics:

- All bridging loans created are mortgage secured against property assets in England and Wales

- Business bridging loans are always contractually issued with a significant return
- Redeemed bridging loans have to date continually achieved average returns of circa 70%; a substantial increase over the generally contracted 50%
- All business bridge loans are 3-12 months term, all fees and interest are added on drawdown to the loan creating a gross loan payable by the borrower
- Bridging Loans are created up to a maximum of 65% of secured property values, giving substantial protection against potential downward movement in property prices and defaulting borrowers

Note Negatives

- In the highly unlikely event, the issuer becomes insolvent or cannot make the payment at Note Redemption then Note Holders could lose some or all of their funds

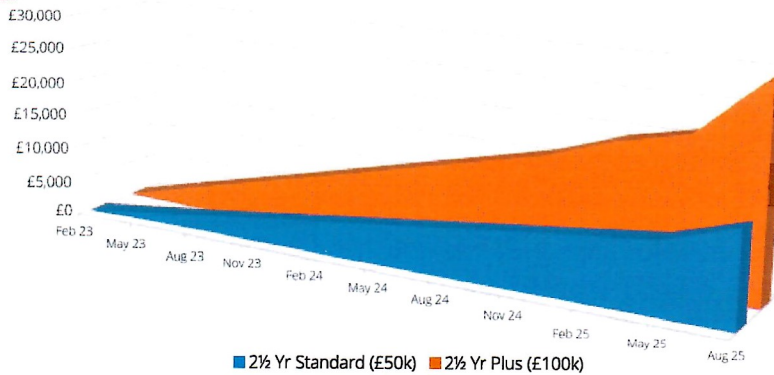
Two¹/₂ year Waterloo Secured Fixed Income Loan note



Secured UK fixed income loan note opportunity

★
IRR
STANDARD 10.8%
PLUS 11.4%

Gross Income From
2.5 Year Standard (£50k) Vs 2.5 Year Plus (£100k)



What do I get back?

- Certain Bridge's 2¹/₂ Year Waterloo Secured Fixed Income Loan Note has a 2¹/₂-year Term to Maturity
- Minimum Note purchase £20,000 (STANDARD)
- Minimum Note purchase £75,000 (PLUS)
- Interest Payable Quarterly
- Full Capital Repayment Month 31

KEY FACTS

Note Name:	2 ¹ / ₂ Year Waterloo Secured Fixed Income Loan Note	
Note Launch Date:	1st February 2023	
Minimum Purchase:	STANDARD £20,000	PLUS £75,000
Term:	2 ¹ / ₂ Years	
Interest Payable:	STANDARD 9% Per Annum	PLUS 9% Per Annum
Payment Frequency:	Quarterly	
Maturity Bonus	STANDARD 4%	PLUS 5.4%
Full Capital Distribution:	At Maturity	
Issuing company:	Award-winning UK company	
Issuing country:	United Kingdom	
Note currency:	GBP	
Liquidity:	100% at redemption	
Fees:	All fees absorbed by the issuer	
Size of raise:	£25,000,000	
Accountants:	KBS Accountants LLP, 76 King Street, Manchester M2 4NH	
Specialist Tax advisors:	PricewaterhouseCoopers LLP, 1 Embankment Place, London, WC2N 6RH	
Lawyers:	Freeths LLP, 100 Wellington Street, Leeds, LS1 4LT	
Recovery Specialists:	CG & Co, Greggs Building, 1 Booth Street, Manchester, M2 4DU	

Three-year Waterloo Secured Fixed Income Loan note

Certain Bridge's 3 Year Waterloo Secured Fixed Income Loan note has a 3-year Term to Redemption. The full note redemption amount is paid in month 37 and the note issued by an established award-winning UK Company. For our track record, please see News Releases at www.certainbridge.com. Our professional experts include Top 50 UK Law Firm and Top 4 Worldwide tax advisors.

Note Positives:

- An opportunity to purchase a 3 Year Secured Fixed Income Note
- Note secured by note holders' individual debenture over Certain Bridge and all of its secured mortgages/funds/assets
- No exposure to the stock market or other market fluctuations
- The Note security is underpinned with a high turnover of constantly redeeming mortgage secured funds owned by Certain Bridge
- Issuer is an award-winning UK company with all operations, directors, and professionals in the UK. Full UK compliance with no offshore jurisdictions
- Note can be transferred.

Business bridge loans characteristics:

- All bridging loans created are mortgage secured against property assets in England and Wales

- Business bridging loans are always contractually issued with a significant return
- Redeemed bridging loans have to date continually achieved average returns of circa 70%; a substantial increase over the generally contracted 50%
- All business bridge loans are 3-12 months term, all fees and interest are added on drawdown to the loan creating a gross loan payable by the borrower
- Bridging Loans are created up to a maximum of 65% of secured property values, giving substantial protection against potential downward movement in property prices and defaulting borrowers

Note Negatives

- In the highly unlikely event, the issuer becomes insolvent or cannot make the payment at Note Redemption then Note Holders could lose some or all of their funds

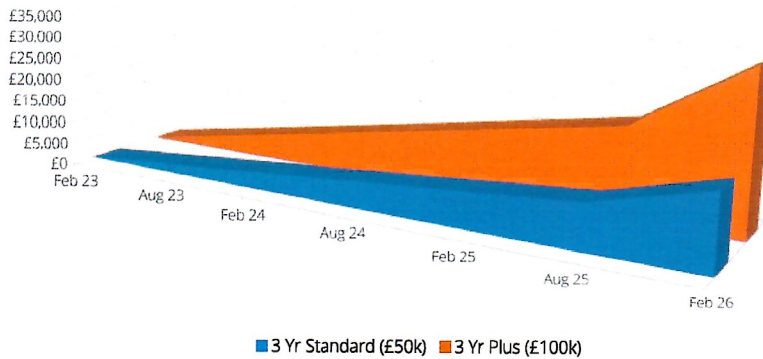
Three-year Waterloo Secured Fixed Income Loan note



Secured UK fixed income loan note opportunity

★
IRR
STANDARD 10.9%
PLUS 11.5%

Gross Income From
3 Year Standard (£50k) Vs 3 Year Plus (£100k)



What do I get back?

- Certain Bridge's 3 Year Waterloo Secured Fixed Income Loan Note has a 3-year Term to Maturity
- Minimum Note purchase £25,000 (STANDARD)
- Minimum Note purchase £100,000 (PLUS)
- Interest Payable Half Yearly over 3 Years + Maturity Bonus
- Full Capital Repayment Month 37

KEY FACTS

Note Name:	3 Year Waterloo Secured Fixed Income Loan Note	
Note Launch Date:	1st February 2023	
Minimum Purchase:	STANDARD £25,000	PLUS £100,000
Term:	Three Years	
Interest Payable:	STANDARD 8% Per Annum	PLUS 8% Per Annum
Payment Frequency:	6 monthly	
Maturity Bonus	STANDARD 9%	PLUS 11%
Full Capital Distribution:	At Maturity	
Issuing Country:	United Kingdom	
Note Currency:	GBP	
Liquidity:	100% at redemption	
Fees:	All fees absorbed by the issuer	
Size of raise:	£25,000,000	
Accountants:	KBS Accountants LLP, 76 King Street, Manchester M2 4NH	
Specialist Tax advisors:	PricewaterhouseCoopers LLP, 1 Embankment Place, London, WC2N 6RH	
Lawyers:	Freeths LLP, 100 Wellington Street, Leeds, LS1 4LT	
Recovery Specialists:	CG & Co, Greggs Building, 1 Booth Street, Manchester, M2 4DU	