

BEDROCK'S SINGLE POINT OF ACCESS TO FUNDS WITHIN THE P2P CREDIT SPACE

OrchardWay P2P Credit Fund Ltd ("OrchardWay" or the "Fund") is a fund for non-US investors that provides access to the expertise of HCG Fund Management LP ("HCG"), a firm with an extensive track record at the forefront of investing in Peer-to-Peer credit, also referred to as Marketplace Loans.

OrchardWay targets 9 -11% annual net return on equity from established asset classes which were until now reserved for banks and specialist lending institutions. The Fund offers Professional Investors exposure to diversified profiles of underlying borrowers, and aim to exhibit low duration, low volatility, and low correlation to other asset classes.

ORCHARDWAY PERFORMANCE

USD (\$)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year	ITD
2016	0.63%	0.66%	0.67%	0.68%	0.64%	0.72%	0.73%						4.8%	10.9%
2015				0.80%	0.67%	0.68%	0.63%	0.66%	0.56%	0.57%	0.55%	0.56%	5.8%	5.8%

Returns are net returns after all fees and expenses. Past performance is not an indicator of future results.

KEY FACTS

Inception date	April 2015
Base Currency	USD
Hedged Classes	EUR, CHF, GBP
Fees	Management: 2% Performance : 20% (w 6% Hurdle) Redemption: 0%
Domicile	Cayman
Liquidity	Monthly notice/ pay out within 120 days
Investment Advisor	HCG Fund Management LP
Management Company	Kinetic Partners (LUX) S.a.r.l
Portfolio Manager (Feeder)	Bedrock Asset Mgmt. (UK) Ltd.
Promoter & Distributor	Bedrock Asset Mgmt. (UK) Ltd. Bedrock Advisors SA.
Fund Counsel	Conyers Dill & Pearman (Cayman) Limited
Administrator	SS&C GlobeOp
Auditor	Ernst & Young LLP

HCG DIGITAL FINANCE

HCG, through its five portfolios, works exclusively with the highest quality Peer-to-Peer platforms:

- **Portfolio 1**
Consumer Credit I: U.S. consumer credit purchased from LendingClub
- **Portfolio 2**
Real Estate: U.S. "fix-to-flip" mortgages purchased from LendingHome
- **Portfolio 3**
Consumer Credit II: U.S. consumer credit purchased from LendingClub
- **Portfolio 4**
Small Business I: U.S. small bus receivables purchased from P2B Investor
- **Portfolio 5**
Small Business II: U.S. small bus loans purchased from Square Inc

HCG looks for "outside market" investment opportunities that exhibit low volatility and that are uncorrelated to the behavior of public market securities. HCG was founded in 2009, and since 2012, has been a pioneer in formulating investment programs around Peer-to-Peer platforms. HCG strives to identify and develop strategic relationships early on with the platforms that will become tomorrow's leaders in their market segment. The firm's philosophy is to work with the *highest quality* platforms rather than *all* platforms.

HCG launched its first program, HCG Consumer Credit I LP ("HCG CCI"), in March 2013. In 2015, the firm launched its second investment program, HCG Digital Finance LP.

Please note that no subscriptions can be received on the basis of newsletters. Subscriptions are only valid if made on the basis of the offering memorandum, the latest available annual report, and audited financial statements. All current and prospective investors should review the risk factors described in the Fund's Offering Memorandum.

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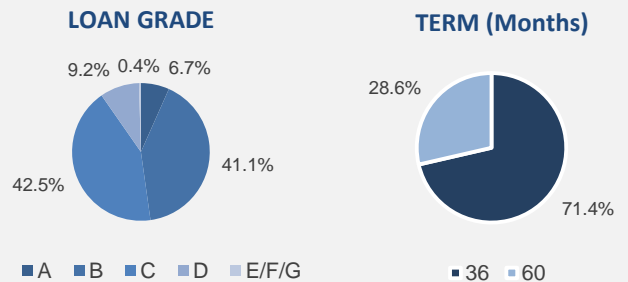
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PORTFOLIOS OF HCG DIGITAL FINANCE

Portfolio 1. Consumer Credit I

- Portfolio size: \$99 million*
- Unsecured Revolving Consumer Credit – U.S.
- Weighted average gross yield: 12.2%
- Notes outstanding: 64,277
- Average size: \$1,544/loan
- Loan terms: 36/60 months
- LendingClub Loan Grade: 84% in Grade B/C
- Low duration: 1.5, Average life 19 months
- Fractional loans
- Platform: LendingClub
- Levered with senior loan from CapitalSource Bank (PacificWest Bancorp)

*Includes limited partners invested directly in HCG CC I LP

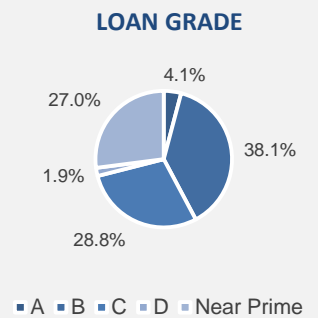


Portfolio 2. Real Estate

- Portfolio size: \$19 million
- Secured first-lien residential mortgages- U.S.
- Weighted average gross yield: 11.4%
- Loans outstanding (net of payoffs): 108
- Average size: \$170,000/loan
- Loan terms: 6/12 months
- Low duration: < 1, Average life 7 months
- Non-judicial states
- Average LTV (drawn/"as-is" value) ~70%
- Whole loans
- Platform: LendingHome
- Currently unlevered

Portfolio 3. Consumer Credit II

- Portfolio size: \$79 million
- Unsecured Revolving Consumer Credit – U.S.
- Weighted average gross yield: 15.3%
- Loans outstanding: 8,935
- Average size: \$8,900/loan
- Loan terms: 36/60 months
- LC Loan Grade: B/C and Near Prime (Low FICO)
- Low duration: 1.6, Average life 20 months
- Whole loans
- Platform: LendingClub
- Levered with senior loan from CapitalOne Bank



Portfolio 4. SME I

- Portfolio size: \$2.3 million
- Secured small business invoices and receivables – U.S.
- Weighted average gross yield: 11.5%
- Loans outstanding: 39
- Average size: \$61,000
- Loan term: generally 60 days A/R backing 1-year term
- Fractional loans
- Platform: P2BInvestor

Portfolio 5. SME II

- Portfolio size: \$10 million
- Unsecured small business loans – U.S.
- Weighted average fee income: 13.4%
- Loans outstanding: 2,349
- Average size: \$4,600
- Loan term: generally 9 months
- Whole loans
- Platform: Square Inc

FOR PROFESSIONAL INVESTORS ONLY * This document constitutes an unofficial support of the fund.

All subscriptions must be made on the basis of the Offering Memorandum of the fund which constitute the only official document.

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The representative of the Company in Switzerland (the "Representative in Switzerland") is Société Générale, Paris, Zurich Branch, Talacker 50, 8001 Zurich.

The paying agent ("Paying Agent") of the Company in Switzerland is Société Générale, Paris, Zurich Branch, Talacker 50, 8001 Zurich.

Place of Performance and Jurisdiction In respect of the Shares/Units distributed in Switzerland, the place of performance and jurisdiction is at the registered office of the Representative in Switzerland.