

The issue of the Notes by Loan Invest NV/SA, institutionele VBS naar Belgisch recht / SIC institutionelle de droit belge, acting through its Compartiment Home Loan Invest 2019 is the ninth mortgage loan issue with KBC Bank as originator. The Issuer will finance the acquisition of a pool of residential mortgages with funds to be raised through the issuance of the Notes and the subscription of a Subordinated Loan with KBC Bank. The portfolio of Mortgage will comprise of 39,719 loans for an amount of up to euro 3,444,807,428.95. The current Loan-To-Value is 66% and the seasoning is 39,68 months. The transaction is an amortizing transaction whereby capital proceeds will be paid back to the noteholders. Credit enhancement on the Notes is provided by the Subordinated Loan.

The Notes are only offered, directly or indirectly, to holders (“Eligible Holders”) that satisfy the following criteria:

- (a) they qualify as qualifying investors (in aanmerking komende beleggers / investisseurs éligibles) within the meaning of Article 5, §3/1 of the Belgian Act of 3 August 2012 on institutions for collective investment that satisfy the criteria of Directive 2009/65/EC and on institutions for investment in receivables (Wet betreffende de instellingen voor collectieve belegging die voldoen aan de criteria van Richtlijn 2009/65/EG en de instellingen voor belegging in schuldvorderingen / Loi relative aux organismes de placement collectif qui répondent aux conditions de la Directive 2009/65/CE et aux organismes de placement en créances), as amended from time to time (the “UCITS Act”) (“Qualifying Investors”), acting for their own account. A list of Qualifying Investors is attached as Annex I to this Prospectus (Qualifying Investors under the UCITS Act);
- (b) they do not constitute investors that, in accordance with the annex, section (I), second indent, of the Royal Decree of 19 December 2017 concerning further rules for implementation of the directive on markets in financial instruments (“MIFID II”), have registered to be treated as non-professional investors; and
- (c) they are holders of an exempt securities account (“X-Account”) with the Securities Settlement System or (directly or indirectly) with a participant in such system and will use that X-account for the holding of the Notes.

The Notes may only be acquired, by direct subscription, by transfer or otherwise and may only be held by Eligible Holders. Each payment of interest on Notes of which the Issuer becomes aware that they are held by a holder that does not qualify as an Eligible Holder will be suspended. Upon issuance of the Notes, the denomination of the Notes is EUR 250,000.

Any potential investor should read the Prospectus carefully, including but not limited to the sections on selling restrictions.