

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 2016 is the seventh 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 41,913 loans for an amount of up to euro 3,599,853,075. The current Loan-To-Value is 65.4% and the seasoning is 33 months. The transaction is a 3.99-year amortising transaction whereby capital proceeds will be paid back to the noteholders. Credit enhancement on the Notes is provided by the Subordinated Loan.

The Notes issued by Loan Invest N.V./S.A., institutionele VBS naar Belgisch recht/SIC institutionelle de droit belge, acting through its compartment Home Loan Invest 2016, may only be acquired, by direct subscription, by transfer or otherwise and may only be held by holders (Eligible Holders) who satisfy the following criteria:

- 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”). A list of Qualifying Investors is attached as Annex I to the Prospectus;
- they do not constitute investors that, in accordance with Annex A, (I), second indent, of the Royal Decree of 3 June 2007 concerning further rules for implementation of the directive on markets in financial instruments (“MIFID”), have registered to be treated as non-professional investors; and
- 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.

Any acquisition of a Note by or transfer of a Note to a person who is not an Eligible Holder shall be void and not binding on the Issuer and the Security Agent. If a Noteholder ceases to be an Eligible Holder, it is obliged to report this to the Issuer and it will promptly transfer the Notes it holds to a person that qualifies as an Eligible Holder.

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. 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."