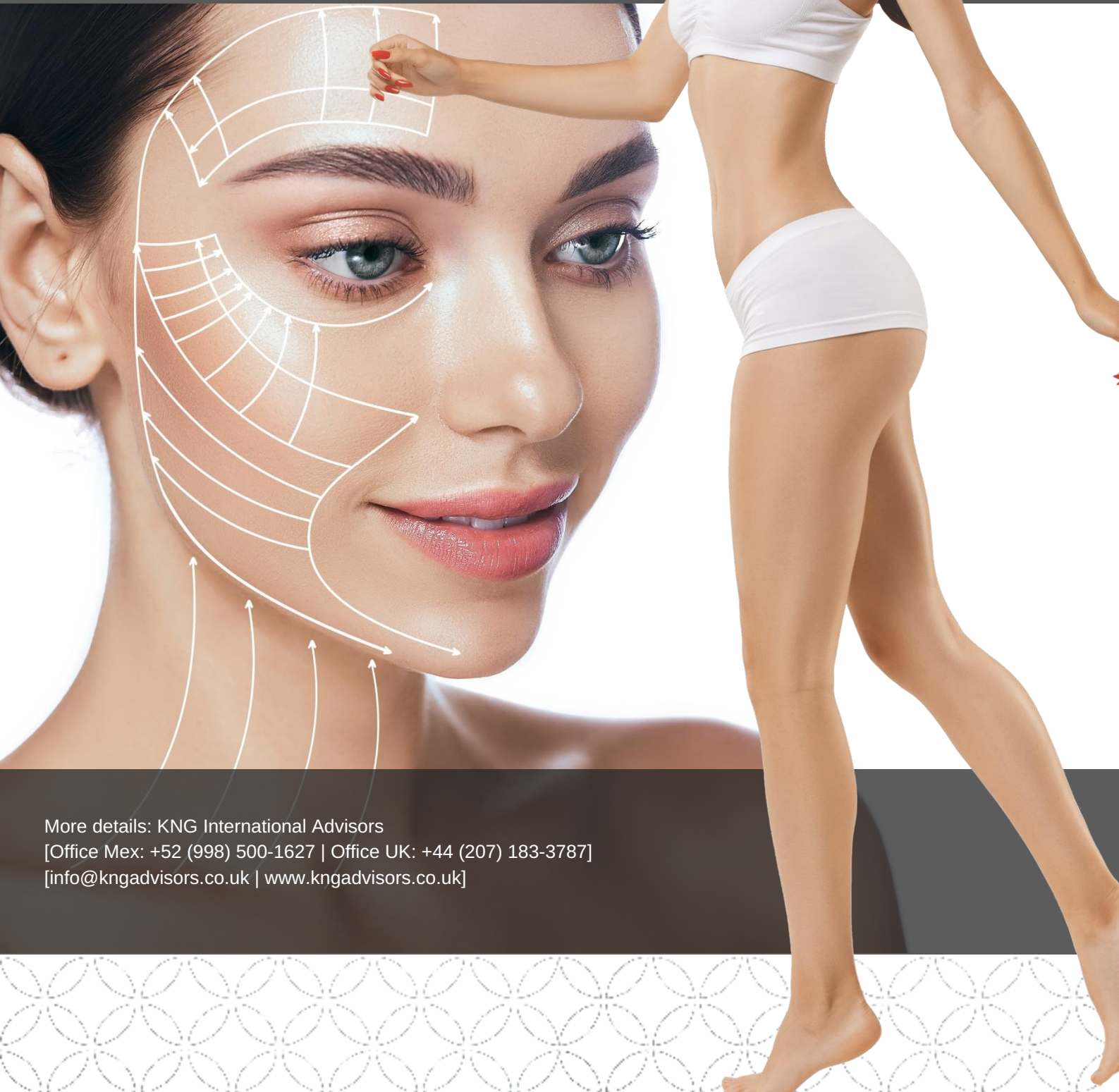


UPDATE – JUNE 2022



BODYSMART FINANCE

12% Senior Bond due 2025 (US\$)



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BODYSMART FINANCE 12% USD BOND

JUNE 2022



KEY FEATURES

- High Yield (12% per annum)
- Fixed return
- Acquisition led
- Diversified security
- USD denominated

The BodySmart Finance Limited 12% 2025 Bond offers investors a fixed return over a 5-year term. Funds from the Bond are used to strategically build BodySmart Investment Group's portfolio by acquiring, establishing and then managing the following type of entities:

- Cosmetic surgeries
- Polyclinic practices
- Health club practices
- Wellness, beauty and spa companies
- Medical equipment distribution companies

All the share capital, assets and bank accounts, of all entities that make up BodySmart and those that will be acquired in the future with funding from the Bond are pledged to the Bondholders via the security trustee.

ABOUT BODYSMART

BodySmart's diversified trading activities are focused on the highly profitable medical, aesthetic and wellness industry, a sector on the rise in the Middle East. We are able to offer our clients the following:

- Cosmetic surgeries such as liposuction, abdominoplasty, breast augmentation and various types of lifts
- Natural body toning and sculpting
- Botox and fillers
- Laser hair removal
- All types of facial cleansing and toning
- Lymphatic drainage
- Cosmetic dental procedures
- Advanced stem cell procedures
- Access to premium equipment brands such as HYPOXI® and LPG®

KEY BOND DETAILS

NAME	BodySmart Finance Limited 12% 2025
SERIES NUMBER	2020-B1
COUPON	12% p.a., paid semi-annually for a 5-year term
STATUS	Senior Debt under English Law and UAE Law
SERIES ISSUE SIZE	Up to US\$15m
ISIN	GB00BMQ56V55
ISSUE DATE	03 June 2020
DENOMINATIONS	US\$125,000
CALC. AMOUNT	US\$1,000
LISTING	Frankfurt (Open Market)

COUPON SCHEDULE

DATES	SEMI-ANNUAL COUPON AMOUNT
03-DEC-20	6.00% PAID
03-JUN-21	6.00% PAID
03-DEC-21	6.00% PAID
03-JUN-22	6.00% PAID
03-DEC-22	6.00%
03-JUN-23	6.00%
03-DEC-23	6.00%
03-JUN-24	6.00%
03-DEC-24	6.00%
03-JUN-25	6.00%

WE ARE DELIGHTED TO REPORT THAT BODYSMART FINANCE LIMITED PAID ITS FOURTH SEMI-ANNUAL COUPON, IN FULL AND ON-TIME, ON 3RD JUNE 2022.

Our next coupon is due on 3rd December 2022.

FRESH LOOK AS WE CONTINUE OUR IMRESSIVE GROWTH IN THE REGION

BodySmart have rebranded recently with a fully upgraded social media and online presence, which has elevated the business giving the brand a modern, sleek and user-friendly platform that is reflective of the cutting edge, patient centric journey offered at BodySmart.

LATEST TECHNOLOGY AND EQUIPMENT DISTRIBUTION

BodySmart is one the first clinics in the UAE to purchase the new BodyTite device, which revolutionises in-clinic treatments such as liposuction. The device also performs a number of skin tightening and rejuvenation treatments using the very latest technology. BodySmart also has a thriving medical equipment distribution business. This arm of the Group has seen enhanced activity (across multiple jurisdictions in the region), with specific demand in high value equipment that promote targeted weight-loss and skin-toning. Our focus is always on expanding the Group's reach – especially as the current health and economic conditions have provided the team numerous new opportunities, new markets and prospective targets – that all derive good margins for the BodySmart Group.

NEW MARKETING & PR AGENCY EMPLOYED

BodySmart have recently onboarded TishTash Marketing, PR and communications company. TishTash Communications is an award-winning, Dubai based independent integrated marketing communications agency and one of the leading PR and Marketing agencies in the region today. TishTash work selectively with the best and the brightest emerging and established brands in the industry across the GCC region. Some of their clients include Body Shop, Bath & Body Works, Secret Skin, Watsons, Boots, Asics, Rodial, Filorga and FACES Middle East, to name a few.

The information presented here does not constitute investment advice or a recommendation, and is not an invitation to invest. Nothing in this document is intended to nor will create any binding obligation on anyone. The information contained in this fact sheet is provided as at the date of hereof and is subject to change without notice. The information herein is subject to updating, revision and amendment. The information in this fact sheet (i) includes certain information drawn from public sources in addition to confidential information, (ii) does not purport to be comprehensive and (iii) has not been independently verified. No liability is accepted by any of the parties listed in this fact sheet for any such information or opinions (which should not be relied upon) and no responsibility is accepted for any errors, misstatements in or omissions from this fact sheet or for any loss howsoever arising, directly or indirectly, from any use of this fact sheet or its contents. Applications should only be made on the basis of the Pricing Supplement and Listing Particulars which are available from authorised distributors. Prospective investors should be capable of evaluating the risks and merits associated with this investment and have sufficient resources to bear any losses. This investment is intended to be held by the investor for the full investment term of five years. Whilst a secondary market exists, there is no guarantee of a purchaser. Liquidity may therefore be limited and should not be relied on when choosing this investment. Investment in the Bonds involves risk to your capital. If you suffer a loss, you are not entitled to compensation from the Financial Services Compensation Scheme. BodySmart Finance Limited are not regulated or authorised by the Financial Conduct Authority. Investing in the Bonds involves risks, including loss of capital and illiquidity and it should be done only as part of a diversified portfolio. This fact sheet does not constitute an offer or solicitation with respect to the purchase or sale, investment or subscription in any security and neither this fact sheet nor anything contained therein or the information to which it refers shall form the basis of or be relied upon in connection with any contract or commitment whatsoever. In order to invest in the Bonds, you must confirm yourself to be a person (i) who has professional experience in matters relating to investments and fall within Article 19(5) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005, as amended (the "FPO") and/or (ii) who are persons falling within Article 49(2)(a) to (d) of the FPO (iii) Persons to whom it may otherwise lawfully be communicated (all such person who fall within (i), (ii), or (iii) being "relevant persons"). If contrary to the above you are not a relevant person but you are in receipt of this Investment Memorandum, then you must seek suitable financial advice before investing, to ascertain and understand the full risks and terms associated with any investment, and any such investment must be made through an authorised firm in accordance with the applicable form available from authorised distributors. Any investment in the Bonds is only available to, and will be engaged in with, relevant persons. You are strongly recommended to seek independent financial and legal advice before making an investment decision.

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