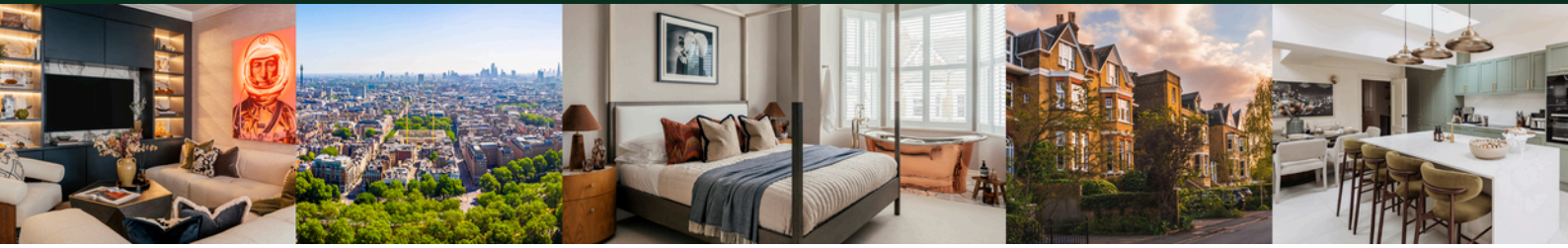


RICHMOND

London Richmond is a leading real estate investment and development company, offering qualified investors income loan notes paying 10% per annum over a 3-year term, with investments available from 30,000 in GBP, EUR, USD, AED and CHF.



LONDON: A GLOBAL INVESTMENT HUB

London Richmond is a UK real estate investment and development company focused on luxury residential property within Prime Central London. The Company specialises in acquiring below market value assets in established and highly sought-after areas of the capital, targeting opportunities where value can be created through competitive purchase prices, property extensions and luxury refurbishments.

London stands at the centre of global wealth, culture and finance, making it one of the most desirable residential property markets in the world. Demand for Prime Central London housing is driven by international capital, domestic owner-occupiers and a chronic undersupply of high-quality homes, creating a market that has consistently attracted long-term investment through multiple economic cycles. Well-located residential assets continue to be sought after for both capital preservation and value creation opportunities.

TRACK RECORD AND EXPERIENCE

As at 1 January 2026, the LondonRichmond group has built a residential property portfolio valued at approximately £26 million, focused on Prime Central London locations. This portfolio has been developed with the support of the Company's investors and, in return, the Company has made 24 consecutive quarterly coupon payments to its valued investors.

The group's investment activity is concentrated in Prime Central London locations where value can be enhanced through disciplined execution and active development management. London Richmond focuses on seven established residential markets with strong long-term fundamentals, including Chelsea, South Kensington, Notting Hill, Hampstead, Fulham, Putney and Wimbledon. These locations benefit from sustained owner- occupier and tenant demand, excellent transport connectivity and constrained new housing supply, supporting long-term value retention.

London Richmond targets an average profit per property of approximately £750,000, reflecting a disciplined and repeatable approach to acquisition, development and sales. The Company maintains an extensive pipeline of opportunities and has the operational capability to acquire and develop

one new residential property per month, with a target of completing up to 12 Prime Central London residential projects during 2026, subject to market conditions and execution timelines. Proceeds from these Loan Notes are intended to support this acquisition process, in line with the strategy described in the Information Memorandum.

INVESTMENT STRATEGY

LondonRichmond's investment strategy is focused on identifying residential properties in Prime Central London that can be acquired at prices below prevailing market value and enhanced through targeted development. Properties are selected based on location, underlying demand, planning potential and the ability to add value through extensions, reconfiguration and high-quality refurbishment.

Following acquisition, the Company undertakes development works designed to reposition each asset at the top end of its local market. Upon completion, properties are either sold to realise development profit or retained where rental demand and pricing support longer-term income and capital appreciation. Capital is recycled through sales and refinancings to fund subsequent acquisitions, enabling the Company to operate a consistent and scalable development programme while retaining flexibility to adapt exit routes in response to market conditions.

KEY FACTS

Launch Date	1 January 2026
Closing Date	31 December 2026
Issuer	London Richmond Limited
Product Type	Loan Notes
Interest	10% per annum, paid quarterly
Currency	GBP, EUR, USD, AED, CHF
Minimum Investment	30,000 in each currency
Maturity Date	3-years from the investment date

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