

Capital at Risk

Exposure to external events

The trading and assets of the Group could be affected by unforeseen events outside its control, including economic, social and political events and trends. These include changes in economic, political, administrative, taxation or other legal or regulatory regimes, terrorist or other attacks, inflation, deflation or other currency exchange fluctuations.

Fluctuation in property values

The valuation of the Portfolio, upon which the Directors of the Company will rely for determining covenanted security, has been prepared by Collieos International and provides a current valuation of the Portfolio. Thereafter, the value of this security is subject to change. Property and land values can fall as well as rise. A risk exists, therefore, that the Portfolio, if required to be sold, may be less than the value of the outstanding IFISA Corporate Bonds and, in such circumstances, Bondholders may not get back all of the capital they have invested in the IFISA Corporate Bonds as well as all accrued but unpaid interest.

Diversification

Diversification means spreading your investments across different asset classes and sectors. All investments through The Barbican ISA Bond will be in bonds, you should be aware that all monies invested will be in the same sector and through the same asset class. You should consider spreading your investment risk and seek independent advice when you are not sure if an investment is suitable. You are not able to invest more than 10% of your net assets through The Barbican ISA in the bond unless you are a high net worth investor, a certified sophisticated investor or a self-certified sophisticated investor.

Non-ready realisable investment

Investors should be aware that the bonds you will invest in are non-readily realisable investments. Investment through the Barbican ISA should be viewed as a long-term investment.

It may be possible for the bonds to be sold but it may be difficult to sell the bonds held through the Barbican ISA.

Past performance

Past performance of financing is not necessarily a guide to future performance. Past events, experience derived from these, or assumptions derived from any of these, do not predetermine the future.

Impact of fees

Full details of the fees payable by investors to Northern Provident Investments Limited are set out in The Barbican ISA Terms and Conditions, and these will reduce the net return on your investment. Investors of smaller sums in The Barbican ISA should be particularly aware of the fees and should carefully consider the impact these could have on the proposed investment.

The Company's business strategy

The Company's business plan is based on assumptions about market performance and predicted future trading of its current and proposed business activities, which are supported by research undertaken and the Operating Company's team's experience to date. The Company considers these assumptions to be reasonable but is inherently subject to variation and uncertainty. There is no certainty that all or any of the elements of its business plan will be fulfilled, that the outcome of the Company's strategy will be as anticipated or that the Company will achieve the required level of profitability or sufficient cash flow to achieve its stated objectives.

No FSCS protection

Whilst The Barbican ISA is managed by Northern Provident Investments, an ISA plan manager Authorised and regulated by the Financial Conduct Authority ('FCA'), the bonds that you will invest in are issued by Barbican, which does not carry on regulated activities for which authorisation is required and so it is not authorised by the FCA. Therefore any losses incurred by the failure of the bonds would not be protected by the Financial Services Compensation Scheme ('FSCS'). If Barbican ceases to exist or goes into liquidation you would not be able to put in a complaint through the FSCS.

Inflation risk

You should be aware that if the return on the bond fails to pay a return that beats inflation, especially the real value of your savings could fall.

* Your capital is at Risk. Please be aware when investing that your capital is at risk and the value of your investment can go down as well as up. You may get back less than you invested.

***When referring to 'Barbican', we are referencing the bond issuer who is Barbican Bond Co 1 Limited. Company number: 11196275. Address: 65 Compton Street, London, United Kingdom, EC1V 0BN.

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