

Purpose: This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product:

FINANCE PARTICIPATION FUND 3 (the ‘Fund’)
an investment compartment of LC London Credit AIF V.C.I.C. Public Ltd
Share Class A

| | | | |
|-----------------------------|---|------------------|--------------|
| Manufacturer: | Consulco Capital Ltd Call: +357 22 361300 for more information www.consulco.com | ISIN: | CYF000003618 |
| Competent Authority: | Cyprus Securities and Exchange Commission | Currency: | GBP |
| KID Production Date: | 10/06/2025 | | |

*You are about to purchase a product that is not simple and may be difficult to understand

What is this product?

Type: Finance Participation Fund 3 is the third Compartment of the LC London Credit AIF V.C.I.C. Public Ltd, a Private Equity, open-ended umbrella Alternative Investment Fund.

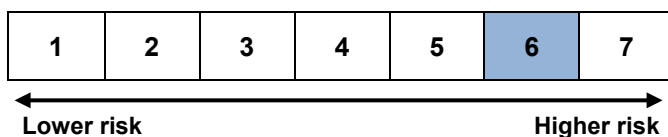
Objective:

- The Fund’s investment strategy is to invest, via subsidiaries, in loan participation in development finance, bridging and buy-to-let loans asset backed by real estate.
- The Fund will focus on participation in short-medium term debt secured with UK real estate.
- The Fund shall aim to invest a minimum of 90% of each Shareholder’s Capital Contribution in loan participations and up to 10% in Cash.
- Investors can buy or redeem their shares in this Fund on demand and as defined in the Prospectus.
- The reference currency of the Fund shall be GBP – British Pounds.
- The redemption notice period is 6 months, concurrent with the lock-up period which is 18 months.
- The term of the Fund is indefinite, however the Directors may at their sole discretion decide to terminate the Fund for reasons that they deem would benefit the Investors.
- The minimum investment amount for Investor Shares is GBP 125.000.

Intended Investor: The Fund is addressed to Professional and Well-Informed investors only.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to cash in early.

- The summary risk indicator (SRI) is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.
- We have classified this product as 6 out of 7 which is the second highest risk class. This rates the potential losses from future performance at high level, and poor market conditions are very likely to impact our capacity to pay you.
- You will receive payments in the product’s currency, which may be different from your domestic currency. In this case, **be aware of currency risk**. The final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the SRI above. Hedging is available at the available market rate as varied from time to time.
- This product does not include any protection from future market performance, so you could lose some or all of your investment.
- If we are not able to pay you what is owed, you could lose your entire investment.

For a more comprehensive description of the risks associated with an investment in the Fund, please refer to Section ‘Risk Factors’ of the Prospectus of the LC London Credit AIF V.C.I.C. Public Ltd and the Fund’s Supplement

Performance Scenarios

Investment GBP 10.000

| Scenarios | | 18 months | 3 years | 5 years |
|----------------------|-------------------------------------|------------|------------|------------|
| Unfavorable scenario | What you might get back after costs | £10.657,87 | £12.143,67 | £13.966,10 |
| | Average return each year | 6,58% | 6,69% | 6,91% |
| Moderate scenario | What you might get back after costs | £10.779,49 | £12.501,87 | £14.649,24 |
| | Average return each year | 7,79% | 7,73% | 7,94% |
| Favorable scenario | What you might get back after costs | £10.840,29 | £12.683,59 | £15.000,70 |
| | Average return each year | 8,40% | 8,25% | 8,45% |

- This table shows the money you could get back over the next 5 year, under different scenarios, assuming that you invest GBP 10.000.
- The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.
- The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment.
- The figures shown include all the costs of the product itself but may not include all the costs that you pay to your advisor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What happens if LC London Credit AIF V.C.I.C. Public Ltd is unable to pay out?

Should the Fund be in default or file for bankruptcy, you may suffer loss up to the total amount invested.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest GBP 10.000. The figures are estimates and may change in the future.

Costs over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment GBP 10.000

| Scenarios | If you cash in after 18 months | If you cash in after 3 years | If you cash in at 5 years |
|---------------------------------|--------------------------------|------------------------------|---------------------------|
| Total costs | £565,16 | £1.205,71 | £2.359,63 |
| Impact on return (RIY) per year | 3,32% | 3,02% | 2,84% |

Composition of costs

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- the meaning of the different cost categories.

This table shows the impact on return per year

| | | | |
|------------------|-----------------------------|-------|--|
| One-off costs | Entry Costs | 1% | The impact of the costs you pay when entering your investment. |
| | Exit Costs | 0% | The impact of the costs of exiting your investment when it matures. |
| Ongoing costs | Portfolio transaction costs | 0% | The impact of the costs of us buying and selling underlying investments for the product. |
| | Other ongoing costs | 2,25% | The impact of the costs that we take each year for managing your investment. |
| Incidental costs | Performance fees | 0,39% | The impact of the performance fee calculated on the annual positive performance including any distributed dividends. |
| | Carried Interests | 0% | The impact of carried interests. |

How long should I hold it and can I take my money out early?

- The recommended holding period for the product is 5 years. However, the duration of the product cannot be specified in advance as it may be redeemed early (Gate provisions may apply).
- The objective of the product is to provide you with the redemption profile described under 'What is this product?' above.
- No Redemption fees will be applicable

How can I complain?

- Any complaint regarding the conduct of the person advising on or selling the product can be submitted directly to that person.
- Any complaint regarding the product can be submitted in writing to the following address: Consulco Capital Limited – Complaints Management, 73 Metochiou Street, Engomi, 2407, Nicosia, Republic of Cyprus or by email to info@consulco.com.

Other relevant information

- **Depository:** Eurobank Cyprus Ltd
- **Fund Administrator:** KPMG Limited
- The information contained in this KID does not constitute a recommendation to buy or sell the product and is no substitute the individual consultation with your financial advisor.
- For a complete information on the Fund, including the risks involved, you should read the related legal documentation, including but not limited to the Fund's Prospectus, which is available in English language, by the Manufacturer, free of charge upon request.
- Finance Participation Fund 3 is the third investment compartment of LC London Credit AIF V.C.I.C. Public Ltd. The assets and liabilities of each investment compartment will be segregated by law from each other. The rights of investors and creditors are normally limited to the assets of each investment compartment and the investment in the Fund should not be available to pay the liabilities of any other compartment.
- LC London Credit AIF V.C.I.C. Public Ltd is resident in Cyprus for taxation purposes. This may have an impact on an investor's personal tax position. For more information on the tax status, please see 'Tax Section' in the Prospectus.
- Consulco Capital Ltd may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Fund.

The Fund is authorized in the Republic of Cyprus and regulated by the Cyprus Securities and Exchange Commission (CySEC).

LC London Credit AIF V.C.I.C. Public Ltd license number AIF50/2018.

Consulco Capital Ltd is an authorized AIFM in the Republic of Cyprus and regulated by CySEC, having license number AIFM05/56/2013.

Consulco Capital Ltd

Alternative Investment Fund Manager
(‘AIFM’)

KEY INFORMATION DOCUMENT (‘KID’)

Purpose: This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product:

FINANCE PARTICIPATION FUND 3 (the ‘Fund’) an investment compartment of LC London Credit AIF V.C.I.C. Public Ltd Share Class A2

Manufacturer: Consulco Capital Ltd
Call: +357 22 361300 for more information
www.consulco.com

ISIN: CYF000003634

Competent Authority: Cyprus Securities and Exchange Commission

Currency: GBP

KID Production Date: 10/06/2025

*You are about to purchase a product that is not simple and may be difficult to understand

What is this product?

Type: Finance Participation Fund 3 is the third Compartment of the LC London Credit AIF V.C.I.C. Public Ltd, a Private Equity, open-ended umbrella Alternative Investment Fund.

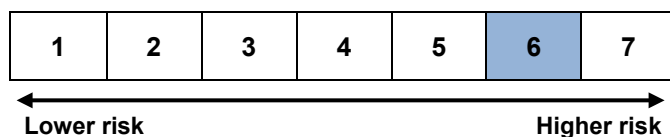
Objective:

- The Fund's investment strategy is to invest, via subsidiaries, in loan participation in development finance, bridging and buy-to-let loans asset backed by real estate.
- The Fund will focus on participation in short-medium term debt secured with UK real estate.
- The Fund shall aim to invest a minimum of 90% of each Shareholder's Capital Contribution in loan participations and up to 10% in Cash.
- Investors can buy or redeem their shares in this Fund on demand and as defined in the Prospectus.
- The reference currency of the Fund shall be GBP – British Pounds.
- The redemption notice period is 6 months, concurrent with the lock-up period which is 30 months.
- The term of the Fund is indefinite, however the Directors may at their sole discretion decide to terminate the Fund for reasons that they deem would benefit the Investors.
- The minimum investment amount for Investor Shares is GBP 500.000.

Intended Investor: The Fund is addressed to Professional and Well-Informed investors only.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to cash in early.

- The summary risk indicator (SRI) is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.
- We have classified this product as 6 out of 7 which is the second highest risk class. This rates the potential losses from future performance at high level, and poor market conditions are very likely to impact our capacity to pay you.
- You will receive payments in the product's currency, which may be different from your domestic currency. In this case, **be aware of currency risk**. The final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the SRI above. Hedging is available at the available market rate as varied from time to time.
- This product does not include any protection from future market performance, so you could lose some or all of your investment.
- If we are not able to pay you what is owed, you could lose your entire investment.

For a more comprehensive description of the risks associated with an investment in the Fund, please refer to Section ‘Risk Factors’ of the Prospectus of the LC London Credit AIF V.C.I.C. Public Ltd and the Fund's Supplement

Performance Scenarios

Investment GBP 10.000

| Scenarios | | 18 months | 3 years | 5 years |
|----------------------|-------------------------------------|------------|------------|------------|
| Unfavorable scenario | What you might get back after costs | £10.658,18 | £12.147,37 | £13.984,71 |
| | Average return each year | 6,58% | 6,70% | 6,94% |
| Moderate scenario | What you might get back after costs | £10.789,96 | £12.535,67 | £14.716,84 |
| | Average return each year | 7,90% | 7,82% | 8,03% |
| Favorable scenario | What you might get back after costs | £10.855,85 | £12.732,89 | £15.094,22 |
| | Average return each year | 8,56% | 8,39% | 8,58% |

- This table shows the money you could get back over the next 5 year, under different scenarios, assuming that you invest GBP 10.000.
- The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.
- The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment.
- The figures shown include all the costs of the product itself but may not include all the costs that you pay to your advisor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What happens if LC London Credit AIF V.C.I.C. Public Ltd is unable to pay out?

Should the Fund be in default or file for bankruptcy, you may suffer loss up to the total amount invested.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest GBP 10.000. The figures are estimates and may change in the future.

Costs over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment GBP 10.000

| Scenarios | If you cash in after 18 months | If you cash in after 3 years | If you cash in at 5 years |
|---------------------------------|--------------------------------|------------------------------|---------------------------|
| Total costs | £547,62 | £1.169,26 | £2.286,20 |
| Impact on return (RIY) per year | 2,88% | 2,77% | 2,66% |

Composition of costs

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- the meaning of the different cost categories.

This table shows the impact on return per year

| | | | |
|------------------|-----------------------------|-------|--|
| One-off costs | Entry Costs | 1% | The impact of the costs you pay when entering your investment. |
| | Exit Costs | 0% | The impact of the costs of exiting your investment when it matures. |
| Ongoing costs | Portfolio transaction costs | 0% | The impact of the costs of us buying and selling underlying investments for the product. |
| | Other ongoing costs | 2,23% | The impact of the costs that we take each year for managing your investment. |
| Incidental costs | Performance fees | 0,33% | The impact of the performance fee calculated on the annual positive performance including any distributed dividends. |
| | Carried Interests | 0% | The impact of carried interests. |

How long should I hold it and can I take my money out early?

- The recommended holding period for the product is 5 years. However, the duration of the product cannot be specified in advance as it may be redeemed early (Gate provisions may apply).
- The objective of the product is to provide you with the redemption profile described under 'What is this product?' above.
- No Redemption fees will be applicable

How can I complain?

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- Fund Administrator:** KPMG Limited
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- For a complete information on the Fund, including the risks involved, you should read the related legal documentation, including but not limited to the Fund's Prospectus, which is available in English language, by the Manufacturer, free of charge upon request.
- Finance Participation Fund 3 is the third investment compartment of LC London Credit AIF V.C.I.C. Public Ltd. The assets and liabilities of each investment compartment will be segregated by law from each other. The rights of investors and creditors are normally limited to the assets of each investment compartment and the investment in the Fund should not be available to pay the liabilities of any other compartment.
- LC London Credit AIF V.C.I.C. Public Ltd is resident in Cyprus for taxation purposes. This may have an impact on an investor's personal tax position. For more information on the tax status, please see 'Tax Section' in the Prospectus.
- Consulco Capital Ltd may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Fund.

The Fund is authorized in the Republic of Cyprus and regulated by the Cyprus Securities and Exchange Commission (CySEC).

LC London Credit AIF V.C.I.C. Public Ltd license number AIF50/2018.

Consulco Capital Ltd is an authorized AIFM in the Republic of Cyprus and regulated by CySEC, having license number AIFM05/56/2013.

Purpose: This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product:

FINANCE PARTICIPATION FUND 3 (the ‘Fund’) an investment compartment of LC London Credit AIF V.C.I.C. Public Ltd Share Class B

| | | | |
|-----------------------------|---|------------------|--------------|
| Manufacturer: | Consulco Capital Ltd Call: +357 22 361300 for more information www.consulco.com | ISIN: | CYF000003642 |
| Competent Authority: | Cyprus Securities and Exchange Commission | Currency: | GBP |
| KID Production Date: | 10/06/2025 | | |

*You are about to purchase a product that is not simple and may be difficult to understand

What is this product?

Type: Finance Participation Fund 3 is the third Compartment of the LC London Credit AIF V.C.I.C. Public Ltd, a Private Equity, open-ended umbrella Alternative Investment Fund.

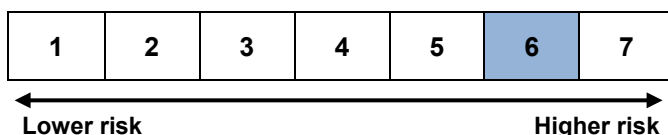
Objective:

- The Fund’s investment strategy is to invest, via subsidiaries, in loan participation in development finance, bridging and buy-to-let loans asset backed by real estate.
- The Fund will focus on participation in short-medium term debt secured with UK real estate.
- The Fund shall aim to invest a minimum of 90% of each Shareholder’s Capital Contribution in loan participations and up to 10% in Cash.
- Investors can buy or redeem their shares in this Fund on demand and as defined in the Prospectus.
- The reference currency of the Fund shall be GBP – British Pounds.
- The redemption notice period is 6 months, concurrent with the lock-up period which is 42 months.
- The term of the Fund is indefinite, however the Directors may at their sole discretion decide to terminate the Fund for reasons that they deem would benefit the Investors.
- The minimum investment amount for Investor Shares is GBP 1.000.000.

Intended Investor: The Fund is addressed to Professional and Well-Informed investors only.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to cash in early.

- The summary risk indicator (SRI) is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.
- We have classified this product as 6 out of 7 which is the second highest risk class. This rates the potential losses from future performance at high level, and poor market conditions are very likely to impact our capacity to pay you.
- You will receive payments in the product’s currency, which may be different from your domestic currency. In this case, **be aware of currency risk**. The final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the SRI above. Hedging is available at the available market rate as varied from time to time.
- This product does not include any protection from future market performance, so you could lose some or all of your investment.
- If we are not able to pay you what is owed, you could lose your entire investment.

For a more comprehensive description of the risks associated with an investment in the Fund, please refer to Section ‘Risk Factors’ of the Prospectus of the LC London Credit AIF V.C.I.C. Public Ltd and the Fund’s Supplement

Performance Scenarios

Investment GBP 10.000

| Scenarios | | 18 months | 3 years | 5 years |
|----------------------|-------------------------------------|------------|------------|------------|
| Unfavorable scenario | What you might get back after costs | £10.658,43 | £12.150,99 | £14.003,16 |
| | Average return each year | 6,58% | 6,71% | 6,97% |
| Moderate scenario | What you might get back after costs | £10.800,43 | £12.569,54 | £14.784,69 |
| | Average return each year | 8,00% | 7,92% | 8,13% |
| Favorable scenario | What you might get back after costs | £10.871,43 | £12.782,38 | £15.188,33 |
| | Average return each year | 8,71% | 8,53% | 8,72% |

- This table shows the money you could get back over the next 5 year, under different scenarios, assuming that you invest GBP 10.000.
- The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.
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- The figures shown include all the costs of the product itself but may not include all the costs that you pay to your advisor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What happens if LC London Credit AIF V.C.I.C. Public Ltd is unable to pay out?

Should the Fund be in default or file for bankruptcy, you may suffer loss up to the total amount invested.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

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Investment GBP 10.000

| Scenarios | If you cash in after 18 months | If you cash in after 3 years | If you cash in at 5 years |
|---------------------------------|--------------------------------|------------------------------|---------------------------|
| Total costs | £530,05 | £1.132,70 | £2.212,41 |
| Impact on return (RIY) per year | 2,45% | 2,51% | 2,47% |

Composition of costs

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- the meaning of the different cost categories.

This table shows the impact on return per year

| | | | |
|-------------------------|------------------------------------|-------|--|
| One-off costs | Entry Costs | 0% | The impact of the costs you pay when entering your investment. |
| | Exit Costs | 0% | The impact of the costs of exiting your investment when it matures. |
| Ongoing costs | Portfolio transaction costs | 0% | The impact of the costs of us buying and selling underlying investments for the product. |
| | Other ongoing costs | 2,20% | The impact of the costs that we take each year for managing your investment. |
| Incidental costs | Performance fees | 0,27% | The impact of the performance fee calculated on the annual positive performance including any distributed dividends. |
| | Carried Interests | 0% | The impact of carried interests. |

How long should I hold it and can I take my money out early?

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Consulco Capital Ltd

Alternative Investment Fund Manager
(‘AIFM’)

KEY INFORMATION DOCUMENT (‘KID’)

Purpose: This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product:

FINANCE PARTICIPATION FUND 3 (the ‘Fund’) an investment compartment of LC London Credit AIF V.C.I.C. Public Ltd Share Class C

Manufacturer: Consulco Capital Ltd
Call: +357 22 361300 for more information
www.consulco.com

ISIN: CYF000003659

Competent Authority: Cyprus Securities and Exchange Commission

Currency: USD

KID Production Date: 10/06/2025

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What is this product?

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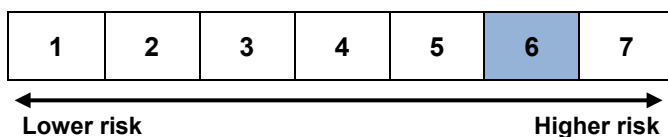
Objective:

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- The term of the Fund is indefinite, however the Directors may at their sole discretion decide to terminate the Fund for reasons that they deem would benefit the Investors.
- The minimum investment amount for Investor Shares is USD 150.000.

Intended Investor: The Fund is addressed to Professional and Well-Informed investors only.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to cash in early.

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- We have classified this product as 6 out of 7 which is the second highest risk class. This rates the potential losses from future performance at high level, and poor market conditions are very likely to impact our capacity to pay you.
- You will receive payments in the product's currency, which may be different from your domestic currency. In this case, **be aware of currency risk**. The final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the SRI above. Hedging is available at the available market rate as varied from time to time.
- This product does not include any protection from future market performance, so you could lose some or all of your investment.
- If we are not able to pay you what is owed, you could lose your entire investment.

For a more comprehensive description of the risks associated with an investment in the Fund, please refer to Section ‘Risk Factors’ of the Prospectus of the LC London Credit AIF V.C.I.C. Public Ltd and the Fund's Supplement

Performance Scenarios

Investment USD 10.000

| Scenarios | | 18 months | 3 years | 5 years |
|----------------------|-------------------------------------|-------------|-------------|-------------|
| Unfavorable scenario | What you might get back after costs | \$10.658,55 | \$12.136,98 | \$13.903,92 |
| | Average return each year | 6,59% | 6,67% | 6,81% |
| Moderate scenario | What you might get back after costs | \$10.738,65 | \$12.371,13 | \$14.388,23 |
| | Average return each year | 7,39% | 7,35% | 7,55% |
| Favorable scenario | What you might get back after costs | \$10.778,70 | \$12.489,33 | \$14.635,39 |
| | Average return each year | 7,79% | 7,69% | 7,91% |

- This table shows the money you could get back over the next 5 year, under different scenarios, assuming that you invest USD 10.000.
- The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.
- The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment.
- The figures shown include all the costs of the product itself but may not include all the costs that you pay to your advisor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What happens if LC London Credit AIF V.C.I.C. Public Ltd is unable to pay out?

Should the Fund be in default or file for bankruptcy, you may suffer loss up to the total amount invested.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest USD 10.000. The figures are estimates and may change in the future.

Costs over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment USD 10.000

| Scenarios | If you cash in after 18 months | If you cash in after 3 years | If you cash in at 5 years |
|---------------------------------|--------------------------------|------------------------------|---------------------------|
| Total costs | \$546,63 | \$1.144,05 | \$2.223,60 |
| Impact on return (RIY) per year | 3,23% | 2,91% | 2,74% |

Composition of costs

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- the meaning of the different cost categories.

This table shows the impact on return per year

| | | | |
|-------------------------|------------------------------------|-------|--|
| One-off costs | Entry Costs | 1% | The impact of the costs you pay when entering your investment. |
| | Exit Costs | 0% | The impact of the costs of exiting your investment when it matures. |
| Ongoing costs | Portfolio transaction costs | 0% | The impact of the costs of us buying and selling underlying investments for the product. |
| | Other ongoing costs | 2,25% | The impact of the costs that we take each year for managing your investment. |
| Incidental costs | Performance fees | 0,29% | The impact of the performance fee calculated on the annual positive performance including any distributed dividends. |
| | Carried Interests | 0% | The impact of carried interests. |

How long should I hold it and can I take my money out early?

- The recommended holding period for the product is 5 years. However, the duration of the product cannot be specified in advance as it may be redeemed early (Gate provisions may apply).
- The objective of the product is to provide you with the redemption profile described under 'What is this product?' above.
- No Redemption fees will be applicable

How can I complain?

- Any complaint regarding the conduct of the person advising on or selling the product can be submitted directly to that person.
- Any complaint regarding the product can be submitted in writing to the following address: Consulco Capital Limited – Complaints Management, 73 Metochiou Street, Engomi, 2407, Nicosia, Republic of Cyprus or by email to info@consulco.com.

Other relevant information

- **Depository:** Eurobank Cyprus Ltd
- **Fund Administrator:** KPMG Limited
- The information contained in this KID does not constitute a recommendation to buy or sell the product and is no substitute the individual consultation with your financial advisor.
- For a complete information on the Fund, including the risks involved, you should read the related legal documentation, including but not limited to the Fund's Prospectus, which is available in English language, by the Manufacturer, free of charge upon request.
- Finance Participation Fund 3 is the third investment compartment of LC London Credit AIF V.C.I.C. Public Ltd. The assets and liabilities of each investment compartment will be segregated by law from each other. The rights of investors and creditors are normally limited to the assets of each investment compartment and the investment in the Fund should not be available to pay the liabilities of any other compartment.
- LC London Credit AIF V.C.I.C. Public Ltd is resident in Cyprus for taxation purposes. This may have an impact on an investor's personal tax position. For more information on the tax status, please see 'Tax Section' in the Prospectus.
- Consulco Capital Ltd may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Fund.

The Fund is authorized in the Republic of Cyprus and regulated by the Cyprus Securities and Exchange Commission (CySEC).

LC London Credit AIF V.C.I.C. Public Ltd license number AIF50/2018.

Consulco Capital Ltd is an authorized AIFM in the Republic of Cyprus and regulated by CySEC, having license number AIFM05/56/2013.

Consulco Capital Ltd

Alternative Investment Fund Manager
(‘AIFM’)

KEY INFORMATION DOCUMENT (‘KID’)

Purpose: This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product:

FINANCE PARTICIPATION FUND 3 (the ‘Fund’) an investment compartment of LC London Credit AIF V.C.I.C. Public Ltd Share Class C2

Manufacturer: Consulco Capital Ltd
Call: +357 22 361300 for more information
www.consulco.com

ISIN: CYF000003667

Competent Authority: Cyprus Securities and Exchange Commission

Currency: USD

KID Production Date: 10/06/2025

*You are about to purchase a product that is not simple and may be difficult to understand

What is this product?

Type: Finance Participation Fund 3 is the third Compartment of the LC London Credit AIF V.C.I.C. Public Ltd, a Private Equity, open-ended umbrella Alternative Investment Fund.

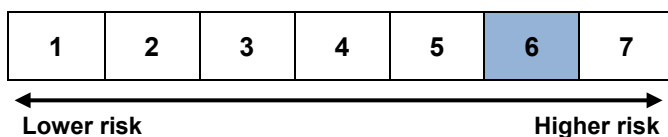
Objective:

- The Fund’s investment strategy is to invest, via subsidiaries, in loan participation in development finance, bridging and buy-to-let loans asset backed by real estate.
- The Fund will focus on participation in short-medium term debt secured with UK real estate.
- The Fund shall aim to invest a minimum of 90% of each Shareholder’s Capital Contribution in loan participations and up to 10% in Cash.
- Investors can buy or redeem their shares in this Fund on demand and as defined in the Prospectus.
- The reference currency of the Fund shall be GBP – British Pounds.
- The redemption notice period is 6 months, concurrent with the lock-up period which is 30 months.
- The term of the Fund is indefinite, however the Directors may at their sole discretion decide to terminate the Fund for reasons that they deem would benefit the Investors.
- The minimum investment amount for Investor Shares is USD 500.000.

Intended Investor: The Fund is addressed to Professional and Well-Informed investors only.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to cash in early.

- The summary risk indicator (SRI) is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.
- We have classified this product as 6 out of 7 which is the second highest risk class. This rates the potential losses from future performance at high level, and poor market conditions are very likely to impact our capacity to pay you.
- You will receive payments in the product’s currency, which may be different from your domestic currency. In this case, **be aware of currency risk**. The final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the SRI above. Hedging is available at the available market rate as varied from time to time.
- This product does not include any protection from future market performance, so you could lose some or all of your investment.
- If we are not able to pay you what is owed, you could lose your entire investment.

For a more comprehensive description of the risks associated with an investment in the Fund, please refer to Section ‘Risk Factors’ of the Prospectus of the LC London Credit AIF V.C.I.C. Public Ltd and the Fund’s Supplement

Performance Scenarios

Investment USD 10.000

| Scenarios | | 18 months | 3 years | 5 years |
|----------------------|-------------------------------------|-------------|-------------|-------------|
| Unfavorable scenario | What you might get back after costs | \$10.659,20 | \$12.141,42 | \$13.923,95 |
| | Average return each year | 6,59% | 6,68% | 6,84% |
| Moderate scenario | What you might get back after costs | \$10.749,12 | \$12.404,67 | \$14.454,81 |
| | Average return each year | 7,49% | 7,45% | 7,65% |
| Favorable scenario | What you might get back after costs | \$10.794,08 | \$12.537,71 | \$14.726,24 |
| | Average return each year | 7,94% | 7,83% | 8,05% |

- This table shows the money you could get back over the next 5 year, under different scenarios, assuming that you invest USD 10.000.
- The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.
- The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment.
- The figures shown include all the costs of the product itself but may not include all the costs that you pay to your advisor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What happens if LC London Credit AIF V.C.I.C. Public Ltd is unable to pay out?

Should the Fund be in default or file for bankruptcy, you may suffer loss up to the total amount invested.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest USD 10.000. The figures are estimates and may change in the future.

Costs over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment USD 10.000

| Scenarios | If you cash in after 18 months | If you cash in after 3 years | If you cash in at 5 years |
|---------------------------------|--------------------------------|------------------------------|---------------------------|
| Total costs | \$529,19 | \$1.108,01 | \$2.151,58 |
| Impact on return (RIY) per year | 2,80% | 2,66% | 2,56% |

Composition of costs

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- the meaning of the different cost categories.

This table shows the impact on return per year

| | | | |
|-------------------------|------------------------------------|-------|--|
| One-off costs | Entry Costs | 1% | The impact of the costs you pay when entering your investment. |
| | Exit Costs | 0% | The impact of the costs of exiting your investment when it matures. |
| Ongoing costs | Portfolio transaction costs | 0% | The impact of the costs of us buying and selling underlying investments for the product. |
| | Other ongoing costs | 2,23% | The impact of the costs that we take each year for managing your investment. |
| Incidental costs | Performance fees | 0,23% | The impact of the performance fee calculated on the annual positive performance including any distributed dividends. |
| | Carried Interests | 0% | The impact of carried interests. |

How long should I hold it and can I take my money out early?

- The recommended holding period for the product is 5 years. However, the duration of the product cannot be specified in advance as it may be redeemed early (Gate provisions may apply).
- The objective of the product is to provide you with the redemption profile described under 'What is this product?' above.
- No Redemption fees will be applicable

How can I complain?

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- Any complaint regarding the product can be submitted in writing to the following address: Consulco Capital Limited – Complaints Management, 73 Metochiou Street, Engomi, 2407, Nicosia, Republic of Cyprus or by email to info@consulco.com.

Other relevant information

- **Depository:** Eurobank Cyprus Ltd
- **Fund Administrator:** KPMG Limited
- The information contained in this KID does not constitute a recommendation to buy or sell the product and is no substitute the individual consultation with your financial advisor.
- For a complete information on the Fund, including the risks involved, you should read the related legal documentation, including but not limited to the Fund's Prospectus, which is available in English language, by the Manufacturer, free of charge upon request.
- Finance Participation Fund 3 is the third investment compartment of LC London Credit AIF V.C.I.C. Public Ltd. The assets and liabilities of each investment compartment will be segregated by law from each other. The rights of investors and creditors are normally limited to the assets of each investment compartment and the investment in the Fund should not be available to pay the liabilities of any other compartment.
- LC London Credit AIF V.C.I.C. Public Ltd is resident in Cyprus for taxation purposes. This may have an impact on an investor's personal tax position. For more information on the tax status, please see 'Tax Section' in the Prospectus.
- Consulco Capital Ltd may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Fund.

The Fund is authorized in the Republic of Cyprus and regulated by the Cyprus Securities and Exchange Commission (CySEC).

LC London Credit AIF V.C.I.C. Public Ltd license number AIF50/2018.

Consulco Capital Ltd is an authorized AIFM in the Republic of Cyprus and regulated by CySEC, having license number AIFM05/56/2013.

Consulco Capital Ltd

Alternative Investment Fund Manager
(‘AIFM’)

KEY INFORMATION DOCUMENT (‘KID’)

Purpose: This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product:

FINANCE PARTICIPATION FUND 3 (the ‘Fund’) an investment compartment of LC London Credit AIF V.C.I.C. Public Ltd Share Class D

Manufacturer: Consulco Capital Ltd
Call: +357 22 361300 for more information
www.consulco.com

ISIN: CYF000003675

Competent Authority: Cyprus Securities and Exchange Commission

Currency: USD

KID Production Date: 10/06/2025

*You are about to purchase a product that is not simple and may be difficult to understand

What is this product?

Type: Finance Participation Fund 3 is the third Compartment of the LC London Credit AIF V.C.I.C. Public Ltd, a Private Equity, open-ended umbrella Alternative Investment Fund.

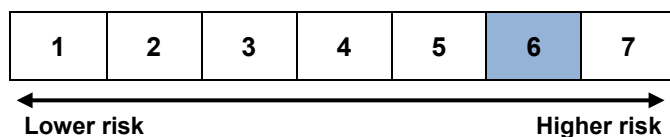
Objective:

- The Fund's investment strategy is to invest, via subsidiaries, in loan participation in development finance, bridging and buy-to-let loans asset backed by real estate.
- The Fund will focus on participation in short-medium term debt secured with UK real estate.
- The Fund shall aim to invest a minimum of 90% of each Shareholder's Capital Contribution in loan participations and up to 10% in Cash.
- Investors can buy or redeem their shares in this Fund on demand and as defined in the Prospectus.
- The reference currency of the Fund shall be GBP – British Pounds.
- The redemption notice period is 6 months, concurrent with the lock-up period which is 42 months.
- The term of the Fund is indefinite, however the Directors may at their sole discretion decide to terminate the Fund for reasons that they deem would benefit the Investors.
- The minimum investment amount for Investor Shares is USD 1.000.000.

Intended Investor: The Fund is addressed to Professional and Well-Informed investors only.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to cash in early.

- The summary risk indicator (SRI) is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.
- We have classified this product as 6 out of 7 which is the second highest risk class. This rates the potential losses from future performance at high level, and poor market conditions are very likely to impact our capacity to pay you.
- You will receive payments in the product's currency, which may be different from your domestic currency. In this case, **be aware of currency risk**. The final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the SRI above. Hedging is available at the available market rate as varied from time to time.
- This product does not include any protection from future market performance, so you could lose some or all of your investment.
- If we are not able to pay you what is owed, you could lose your entire investment.

For a more comprehensive description of the risks associated with an investment in the Fund, please refer to Section ‘Risk Factors’ of the Prospectus of the LC London Credit AIF V.C.I.C. Public Ltd and the Fund's Supplement

Performance Scenarios

Investment USD 10.000

| Scenarios | | 18 months | 3 years | 5 years |
|----------------------|-------------------------------------|-------------|-------------|-------------|
| Unfavorable scenario | What you might get back after costs | \$10.659,71 | \$12.145,54 | \$13.943,46 |
| | Average return each year | 6,60% | 6,69% | 6,87% |
| Moderate scenario | What you might get back after costs | \$10.759,59 | \$12.438,27 | \$14.521,65 |
| | Average return each year | 7,60% | 7,54% | 7,75% |
| Favorable scenario | What you might get back after costs | \$10.809,53 | \$12.586,38 | \$14.817,85 |
| | Average return each year | 8,10% | 7,97% | 8,18% |

- This table shows the money you could get back over the next 5 year, under different scenarios, assuming that you invest USD 10.000.
- The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.
- The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment.
- The figures shown include all the costs of the product itself but may not include all the costs that you pay to your advisor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What happens if LC London Credit AIF V.C.I.C. Public Ltd is unable to pay out?

Should the Fund be in default or file for bankruptcy, you may suffer loss up to the total amount invested.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest USD 10.000. The figures are estimates and may change in the future.

Costs over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment USD 10.000

| Scenarios | If you cash in after 18 months | If you cash in after 3 years | If you cash in at 5 years |
|---------------------------------|--------------------------------|------------------------------|---------------------------|
| Total costs | \$511,72 | \$1.071,87 | \$2.079,20 |
| Impact on return (RIY) per year | 2,36% | 2,40% | 2,37% |

Composition of costs

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- the meaning of the different cost categories.

This table shows the impact on return per year

| | | | |
|------------------|-----------------------------|-------|--|
| One-off costs | Entry Costs | 1% | The impact of the costs you pay when entering your investment. |
| | Exit Costs | 0% | The impact of the costs of exiting your investment when it matures. |
| Ongoing costs | Portfolio transaction costs | 0% | The impact of the costs of us buying and selling underlying investments for the product. |
| | Other ongoing costs | 2,20% | The impact of the costs that we take each year for managing your investment. |
| Incidental costs | Performance fees | 0,17% | The impact of the performance fee calculated on the annual positive performance including any distributed dividends. |
| | Carried Interests | 0% | The impact of carried interests. |

How long should I hold it and can I take my money out early?

- The recommended holding period for the product is 5 years. However, the duration of the product cannot be specified in advance as it may be redeemed early (Gate provisions may apply).
- The objective of the product is to provide you with the redemption profile described under 'What is this product?' above.
- No Redemption fees will be applicable

How can I complain?

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Other relevant information

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- Consulco Capital Ltd may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Fund.

The Fund is authorized in the Republic of Cyprus and regulated by the Cyprus Securities and Exchange Commission (CySEC).

LC London Credit AIF V.C.I.C. Public Ltd license number AIF50/2018.

Consulco Capital Ltd is an authorized AIFM in the Republic of Cyprus and regulated by CySEC, having license number AIFM05/56/2013.

Purpose: This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product:

FINANCE PARTICIPATION FUND 3 (the ‘Fund’) an investment compartment of LC London Credit AIF V.C.I.C. Public Ltd Share Class E

| | | | |
|-----------------------------|---|------------------|--------------|
| Manufacturer: | Consulco Capital Ltd Call: +357 22 361300 for more information www.consulco.com | ISIN: | CYF000003626 |
| Competent Authority: | Cyprus Securities and Exchange Commission | Currency: | EUR |
| KID Production Date: | 10/06/2025 | | |

*You are about to purchase a product that is not simple and may be difficult to understand

What is this product?

Type: Finance Participation Fund 3 is the third Compartment of the LC London Credit AIF V.C.I.C. Public Ltd, a Private Equity, open-ended umbrella Alternative Investment Fund.

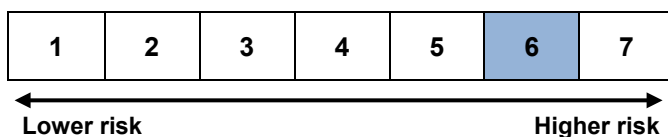
Objective:

- The Fund’s investment strategy is to invest, via subsidiaries, in loan participation in development finance, bridging and buy-to-let loans asset backed by real estate.
- The Fund will focus on participation in short-medium term debt secured with UK real estate.
- The Fund shall aim to invest a minimum of 90% of each Shareholder’s Capital Contribution in loan participations and up to 10% in Cash.
- Investors can buy or redeem their shares in this Fund on demand and as defined in the Prospectus.
- The reference currency of the Fund shall be GBP – British Pounds.
- The redemption notice period is 6 months, concurrent with the lock-up period which is 18 months.
- The term of the Fund is indefinite, however the Directors may at their sole discretion decide to terminate the Fund for reasons that they deem would benefit the Investors.
- The minimum investment amount for Investor Shares is EUR 125.000.

Intended Investor: The Fund is addressed to Professional and Well-Informed investors only.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to cash in early.

- The summary risk indicator (SRI) is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.
- We have classified this product as 6 out of 7 which is the second highest risk class. This rates the potential losses from future performance at high level, and poor market conditions are very likely to impact our capacity to pay you.
- You will receive payments in the product’s currency, which may be different from your domestic currency. In this case, **be aware of currency risk**. The final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the SRI above. Hedging is available at the available market rate as varied from time to time.
- This product does not include any protection from future market performance, so you could lose some or all of your investment.
- If we are not able to pay you what is owed, you could lose your entire investment.

For a more comprehensive description of the risks associated with an investment in the Fund, please refer to Section ‘Risk Factors’ of the Prospectus of the LC London Credit AIF V.C.I.C. Public Ltd and the Fund’s Supplement

Performance Scenarios

Investment EUR 10.000

| Scenarios | | 18 months | 3 years | 5 years |
|----------------------|-------------------------------------|------------|------------|------------|
| Unfavorable scenario | What you might get back after costs | €10.560,76 | €11.801,51 | €13.226,26 |
| | Average return each year | 5,61% | 5,68% | 5,75% |
| Moderate scenario | What you might get back after costs | €10.602,75 | €11.918,58 | €13.516,58 |
| | Average return each year | 6,03% | 6,02% | 6,21% |
| Favorable scenario | What you might get back after costs | €10.623,75 | €11.977,40 | €13.663,63 |
| | Average return each year | 6,24% | 6,20% | 6,44% |

- This table shows the money you could get back over the next 5 year, under different scenarios, assuming that you invest EUR 10.000.
- The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.
- The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment.
- The figures shown include all the costs of the product itself but may not include all the costs that you pay to your advisor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What happens if LC London Credit AIF V.C.I.C. Public Ltd is unable to pay out?

Should the Fund be in default or file for bankruptcy, you may suffer loss up to the total amount invested.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest EUR 10.000. The figures are estimates and may change in the future.

Costs over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment EUR 10.000

| Scenarios | If you cash in after 18 months | If you cash in after 3 years | If you cash in at 5 years |
|---------------------------------|--------------------------------|------------------------------|---------------------------|
| Total costs | €522,73 | €1.056,54 | €2.001,08 |
| Impact on return (RIY) per year | 3,15% | 2,80% | 2,65% |

Composition of costs

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- the meaning of the different cost categories.

This table shows the impact on return per year

| | | | |
|-------------------------|------------------------------------|-------|--|
| One-off costs | Entry Costs | 1% | The impact of the costs you pay when entering your investment. |
| | Exit Costs | 0% | The impact of the costs of exiting your investment when it matures. |
| Ongoing costs | Portfolio transaction costs | 0% | The impact of the costs of us buying and selling underlying investments for the product. |
| | Other ongoing costs | 2,25% | The impact of the costs that we take each year for managing your investment. |
| Incidental costs | Performance fees | 0,20% | The impact of the performance fee calculated on the annual positive performance including any distributed dividends. |
| | Carried Interests | 0% | The impact of carried interests. |

How long should I hold it and can I take my money out early?

- The recommended holding period for the product is 5 years. However, the duration of the product cannot be specified in advance as it may be redeemed early (Gate provisions may apply).
- The objective of the product is to provide you with the redemption profile described under 'What is this product?' above.
- No Redemption fees will be applicable

How can I complain?

- Any complaint regarding the conduct of the person advising on or selling the product can be submitted directly to that person.
- Any complaint regarding the product can be submitted in writing to the following address: Consulco Capital Limited – Complaints Management, 73 Metochiou Street, Engomi, 2407, Nicosia, Republic of Cyprus or by email to info@consulco.com.

Other relevant information

- **Depository:** Eurobank Cyprus Ltd
- **Fund Administrator:** KPMG Limited
- The information contained in this KID does not constitute a recommendation to buy or sell the product and is no substitute the individual consultation with your financial advisor.
- For a complete information on the Fund, including the risks involved, you should read the related legal documentation, including but not limited to the Fund's Prospectus, which is available in English language, by the Manufacturer, free of charge upon request.
- Finance Participation Fund 3 is the third investment compartment of LC London Credit AIF V.C.I.C. Public Ltd. The assets and liabilities of each investment compartment will be segregated by law from each other. The rights of investors and creditors are normally limited to the assets of each investment compartment and the investment in the Fund should not be available to pay the liabilities of any other compartment.
- LC London Credit AIF V.C.I.C. Public Ltd is resident in Cyprus for taxation purposes. This may have an impact on an investor's personal tax position. For more information on the tax status, please see 'Tax Section' in the Prospectus.
- Consulco Capital Ltd may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Fund.

The Fund is authorized in the Republic of Cyprus and regulated by the Cyprus Securities and Exchange Commission (CySEC).

LC London Credit AIF V.C.I.C. Public Ltd license number AIF50/2018.

Consulco Capital Ltd is an authorized AIFM in the Republic of Cyprus and regulated by CySEC, having license number AIFM05/56/2013.

Purpose: This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product:

FINANCE PARTICIPATION FUND 3 (the ‘Fund’)
an investment compartment of LC London Credit AIF V.C.I.C. Public Ltd
Share Class E2

Manufacturer: Consulco Capital Ltd
Call: +357 22 361300 for more information
www.consulco.com

ISIN: CYF000003683

Competent Authority: Cyprus Securities and Exchange Commission

Currency: EUR

KID Production Date: 10/06/2025

*You are about to purchase a product that is not simple and may be difficult to understand

What is this product?

Type: Finance Participation Fund 3 is the third Compartment of the LC London Credit AIF V.C.I.C. Public Ltd, a Private Equity, open-ended umbrella Alternative Investment Fund.

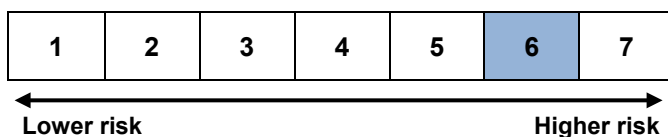
Objective:

- The Fund’s investment strategy is to invest, via subsidiaries, in loan participation in development finance, bridging and buy-to-let loans asset backed by real estate.
- The Fund will focus on participation in short-medium term debt secured with UK real estate.
- The Fund shall aim to invest a minimum of 90% of each Shareholder’s Capital Contribution in loan participations and up to 10% in Cash.
- Investors can buy or redeem their shares in this Fund on demand and as defined in the Prospectus.
- The reference currency of the Fund shall be GBP – British Pounds.
- The redemption notice period is 6 months, concurrent with the lock-up period which is 30 months.
- The term of the Fund is indefinite, however the Directors may at their sole discretion decide to terminate the Fund for reasons that they deem would benefit the Investors.
- The minimum investment amount for Investor Shares is EUR 500.000.

Intended Investor: The Fund is addressed to Professional and Well-Informed investors only.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to cash in early.

- The summary risk indicator (SRI) is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.
- We have classified this product as 6 out of 7 which is the second highest risk class. This rates the potential losses from future performance at high level, and poor market conditions are very likely to impact our capacity to pay you.
- You will receive payments in the product’s currency, which may be different from your domestic currency. In this case, **be aware of currency risk**. The final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the SRI above. Hedging is available at the available market rate as varied from time to time.
- This product does not include any protection from future market performance, so you could lose some or all of your investment.
- If we are not able to pay you what is owed, you could lose your entire investment.

For a more comprehensive description of the risks associated with an investment in the Fund, please refer to Section ‘Risk Factors’ of the Prospectus of the LC London Credit AIF V.C.I.C. Public Ltd and the Fund’s Supplement

Performance Scenarios

Investment EUR 10.000

| Scenarios | | 18 months | 3 years | 5 years |
|----------------------|-------------------------------------|------------|------------|------------|
| Unfavorable scenario | What you might get back after costs | €10.563,25 | €11.810,20 | €13.250,89 |
| | Average return each year | 5,63% | 5,70% | 5,79% |
| Moderate scenario | What you might get back after costs | €10.613,23 | €11.951,29 | €13.579,91 |
| | Average return each year | 6,13% | 6,12% | 6,31% |
| Favorable scenario | What you might get back after costs | €10.638,22 | €12.022,25 | €13.746,86 |
| | Average return each year | 6,38% | 6,33% | 6,57% |

- This table shows the money you could get back over the next 5 year, under different scenarios, assuming that you invest EUR 10.000.
- The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.
- The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment.
- The figures shown include all the costs of the product itself but may not include all the costs that you pay to your advisor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What happens if LC London Credit AIF V.C.I.C. Public Ltd is unable to pay out?

Should the Fund be in default or file for bankruptcy, you may suffer loss up to the total amount invested.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest EUR 10.000. The figures are estimates and may change in the future.

Costs over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment EUR 10.000

| Scenarios | If you cash in after 18 months | If you cash in after 3 years | If you cash in at 5 years |
|---------------------------------|--------------------------------|------------------------------|---------------------------|
| Total costs | €505,61 | €1.021,86 | €1.933,58 |
| Impact on return (RIY) per year | 2,71% | 2,54% | 2,46% |

Composition of costs

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- the meaning of the different cost categories.

This table shows the impact on return per year

| | | | |
|-------------------------|------------------------------------|-------|--|
| One-off costs | Entry Costs | 1% | The impact of the costs you pay when entering your investment. |
| | Exit Costs | 0% | The impact of the costs of exiting your investment when it matures. |
| Ongoing costs | Portfolio transaction costs | 0% | The impact of the costs of us buying and selling underlying investments for the product. |
| | Other ongoing costs | 2,23% | The impact of the costs that we take each year for managing your investment. |
| Incidental costs | Performance fees | 0,14% | The impact of the performance fee calculated on the annual positive performance including any distributed dividends. |
| | Carried Interests | 0% | The impact of carried interests. |

How long should I hold it and can I take my money out early?

- The recommended holding period for the product is 5 years. However, the duration of the product cannot be specified in advance as it may be redeemed early (Gate provisions may apply).
- The objective of the product is to provide you with the redemption profile described under 'What is this product?' above.
- No Redemption fees will be applicable

How can I complain?

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- Any complaint regarding the product can be submitted in writing to the following address: Consulco Capital Limited – Complaints Management, 73 Metochiou Street, Engomi, 2407, Nicosia, Republic of Cyprus or by email to info@consulco.com.

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- Finance Participation Fund 3 is the third investment compartment of LC London Credit AIF V.C.I.C. Public Ltd. The assets and liabilities of each investment compartment will be segregated by law from each other. The rights of investors and creditors are normally limited to the assets of each investment compartment and the investment in the Fund should not be available to pay the liabilities of any other compartment.
- LC London Credit AIF V.C.I.C. Public Ltd is resident in Cyprus for taxation purposes. This may have an impact on an investor's personal tax position. For more information on the tax status, please see 'Tax Section' in the Prospectus.
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LC London Credit AIF V.C.I.C. Public Ltd license number AIF50/2018.

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Purpose: This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product:

FINANCE PARTICIPATION FUND 3 (the ‘Fund’) an investment compartment of LC London Credit AIF V.C.I.C. Public Ltd Share Class F

| | | | |
|-----------------------------|---|------------------|--------------|
| Manufacturer: | Consulco Capital Ltd Call: +357 22 361300 for more information www.consulco.com | ISIN: | CYF000003691 |
| Competent Authority: | Cyprus Securities and Exchange Commission | Currency: | EUR |
| KID Production Date: | 10/06/2025 | | |

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What is this product?

Type: Finance Participation Fund 3 is the third Compartment of the LC London Credit AIF V.C.I.C. Public Ltd, a Private Equity, open-ended umbrella Alternative Investment Fund.

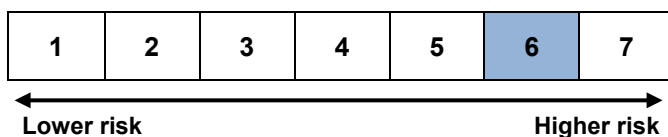
Objective:

- The Fund’s investment strategy is to invest, via subsidiaries, in loan participation in development finance, bridging and buy-to-let loans asset backed by real estate.
- The Fund will focus on participation in short-medium term debt secured with UK real estate.
- The Fund shall aim to invest a minimum of 90% of each Shareholder’s Capital Contribution in loan participations and up to 10% in Cash.
- Investors can buy or redeem their shares in this Fund on demand and as defined in the Prospectus.
- The reference currency of the Fund shall be GBP – British Pounds.
- The redemption notice period is 6 months, concurrent with the lock-up period which is 42 months.
- The term of the Fund is indefinite, however the Directors may at their sole discretion decide to terminate the Fund for reasons that they deem would benefit the Investors.
- The minimum investment amount for Investor Shares is EUR 1.000.000.

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What are the risks and what could I get in return?

Risk Indicator



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Performance Scenarios

Investment EUR 10.000

| Scenarios | | 18 months | 3 years | 5 years |
|----------------------|-------------------------------------|------------|------------|------------|
| Unfavorable scenario | What you might get back after costs | €10.564,89 | €11.816,92 | €13.273,47 |
| | Average return each year | 5,65% | 5,72% | 5,83% |
| Moderate scenario | What you might get back after costs | €10.623,70 | €11.984,06 | €13.643,50 |
| | Average return each year | 6,24% | 6,22% | 6,41% |
| Favorable scenario | What you might get back after costs | €10.653,10 | €12.068,23 | €13.831,58 |
| | Average return each year | 6,53% | 6,47% | 6,70% |

- This table shows the money you could get back over the next 5 year, under different scenarios, assuming that you invest EUR 10.000.
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Costs over time

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Investment EUR 10.000

| Scenarios | If you cash in after 18 months | If you cash in after 3 years | If you cash in at 5 years |
|---------------------------------|--------------------------------|------------------------------|---------------------------|
| Total costs | €488,47 | €987,07 | €1.865,75 |
| Impact on return (RIY) per year | 2,28% | 2,29% | 2,27% |

Composition of costs

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- the meaning of the different cost categories.

This table shows the impact on return per year

| | | | |
|-------------------------|------------------------------------|-------|--|
| One-off costs | Entry Costs | 0% | The impact of the costs you pay when entering your investment. |
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