



MAYBERRY
INVESTMENTS LIMITED
Established 1985

MIL BOND

Tranche II Brochure





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What is a bond?

A bond is a loan taken by companies or governments at a certain rate of interest for a predetermined period and it is repaid at maturity. Unlike traditional loans, a bond is usually tradable and can change many hands before it matures.

How can I benefit from Mayberry's bond IPO?

Mayberry's bond will provide a safe and conservative way to earn interest on your money. In fact, Mayberry bonds provide higher interest rates than the savings rates at traditional banks, thus providing more money in your pocket. The bonds will also pay interest quarterly and as a result, provide stable and consistent returns. Lastly, Mayberry bonds are secured and will be traded on the JSE market which will create the necessary liquidity for investors with readily available market prices.

How much can I invest?

Investors can invest a minimum of only J\$20,000.00 with additional increments in multiples of J\$10,000.00 and no maximum amount!

How can you apply?

Investors can apply at www.mayberryinv.com. Those persons who are interested in subscribing to the Mayberry Secured Bonds should read the Prospectus in its entirety inclusive of the full Terms and Conditions of the Invitation set out in Section 6, the Risk Factors in Part 11, and then follow the Application Guidelines set out in Appendix 1. Additionally, feel free to contact Mayberry or your preferred stockbroker.





PUBLIC OFFER BY

MAYBERRY
INVESTMENTS LIMITED
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For Subscription Of Secured Bonds Having An Aggregate Principal Amount Of Up To **\$2,061,270,000.00** With An Option To Up-Size To **\$3,000,000,000.00**

Public offer made subject to a prospectus with a registration date of **April 2, 2026**.

OPENING DATE:
April 13th, 2026

CLOSING DATE:
May 11, 2026

INSTRUMENT: The Secured Bonds are being issued in one (1) series as follows:

AMOUNT:	J\$2,061,270,000.00
TENOR:	(18) Eighteen Months
INTEREST RATE:	10.50% per annum

OPTION UP-SIZE: The Company reserves the right to up-size the Invitation by issuing an additional **\$3,000,000,000.00** in Secured Bonds.

ISSUE PRICE: **100%** of principal face value.

MINIMUM SUBSCRIPTION: **J\$20,000.00** and further increments of no less than **J\$10,000.00**.

INTEREST CALCULATION: Interest will be calculated and accrued from day to day (after as well as before any judgment) but prorated on the basis of a 360-day year and paid quarterly on each Interest Payment Date. The first Interest Payment Date will be June 30, 2026.

Interest will begin to accrue from the date an Applicant receives an Allocation Certificate or other written confirmation of the commencement of accrual of interest (whichever is earlier).

INTEREST PAYMENT DATE: Interest will be due and payable on December 30, March 30, June 30, and September 30 in each year, save and except that the first Interest Payment Date shall be **June 30, 2026**, and the final Interest Payment Date shall also be the Maturity Date.

MATURITY DATE: The Business Day falling eighteen (18) months after the Issue Date.

SECURITY: The Company's obligation to pay will be secured by a charge over the Secured Loan Book Pool.

FINANCIAL COVENANTS: The Secured Bonds benefit from two (2) financial covenants (the "Financial Covenants"). In brief, the Financial Covenants require the Company to maintain a:

- (i) Maximum Leverage Ratio of 4.00x
- (ii) Minimum Current Ratio of 1.20x

LISTING: The Company will apply to the JSE to list the Secured Bonds on the Bond Market Platform of the JSE. This is not a guarantee that the application will be successful.

PROSPECTUS IS AVAILABLE FOR DOWNLOAD FROM THE FOLLOWING SITES:

MAYBERRY INVESTMENTS LIMITED
www.mayberryinv.com

THE JAMAICA STOCK EXCHANGE:
www.jamstockex.com

