

Please note that our proposition does not constitute an offer, or an invitation to make an offer, to investors outside of the EU

INVEST IN DUTCH REAL ESTATE

Private Loan
Tailor-Made Investments
Starting from €100,000.-

- ✓ Term Starting from 2 Years
- ✓ Interest Between 6%*and 8%*
- ✓ Interest Paid Monthly or Quarterly
- ✓ Dutch Real Estate only


ER CAPITAL NV
THE REAL ESTATE COMPANY



**Attention! This investment falls outside AFM supervision.
No prospectus required for this activity.**





ER CAPITAL

Are you looking for a solid investment opportunity with an attractive return? ER Capital, your trusted partner for investing in Dutch real estate, offers you the chance to benefit from our tailored offerings with a fixed interest rate between 6%* and 8%.*

ER Capital NV is a Rotterdam-based real estate company. Our daily work involves buying, developing, managing, and leasing Dutch real estate. The real estate market is constantly evolving and has historically had a reputation for stability, even during economic fluctuations. In times of uncertainty, real estate serves as a reliable haven, offering investors the opportunity to diversify their portfolios and mitigate risks.

Since 2007, ER Capital has focused on building a resilient portfolio. We invest in various segments of commercial real estate, including office buildings, industrial properties, and redevelopment sites, carefully selected for their rental potential, diversification, and development opportunities. This approach minimizes the risk of depreciation and vacancies, providing you with stability and growth potential.

By joining ER Capital NV now, you can benefit from our experience and position yourself for a sustainable return, with an annual fixed interest rate of 6%* to 8%* depending on the term of your loan

MADE-TO-MEASURE



For investors looking to invest more than €100,000 in Dutch real estate, we offer the opportunity to provide a private loan under favourable terms.

A private loan is a form of financing where you lend money to ER Capital. The private loan can be arranged for a period starting from 2 years. During this period, you will receive a fixed annual interest, paid out in instalments (quarterly or monthly). At the end of the loan term, your principal will be returned to you.

The interest rates are linked to the term of your loan and range from 6%* to 8%* annually.



YOUR CHOICE

Flexibility and freedom are what ER Capital's Private Loan offers you. You have the option to choose both the loan term and the timing of interest pay-outs. At the end of the loan term, your principal will be returned to you. You can start investing from €100,000.- with a minimum term of 2 years.

When entering into a private loan, ER Capital offers you the flexibility to determine both the loan term and the timing of your interest payments. The table below provides an overview of the interest rates you can expect based on your chosen loan term. If you wish to take out a loan for more than 5 years, that is certainly possible. We would be happy to discuss this with you.

Quarterly Interest Payment		Monthly Interest Payment	
	2 years, interest 6.0%		2 years, interest 5.9%
	3 years, interest 7.2%		3 years, interest 7.1%
	4 years, interest 7.4%		4 years, interest 7.3%
	5 years, interest 7.6%		5 years, interest 7.5%

Participation from €100,000.-

Annual interest 6%*

Interest payment Monthly or quarterly in arrears

Registration period In consultation

Duration 2 years

Please note* Monthly payout is lower

6%*
DURATION
2 YEARS



6%* interest annually



Participation from €100,000.-



Duration 2 years

Participation from €100,000.-

Annual interest 7.2%*

Interest payment Monthly or quarterly in arrears

Registration period In consultation

Duration 3 years

Please note* Monthly payout is lower

7.2%*
DURATION
3 YEARS



7.2%* interest annually



Participation from €100,000.-



Duration 3 years

Participation from €100,000.-

Annual interest 7.4%*

Interest payment Monthly or quarterly in arrears

Registration period In consultation

Duration 4 years

Please note* Monthly payout is lower

7.4%*
DURATION
4 YEARS



7.4%* interest annually



Participation from €100,000.-



Duration 4 years

Participation from €100,000.-

Annual interest 7.6%

Interest payment Monthly or quarterly in arrears

Registration period In consultation

Duration 5 years

Please note* Monthly payout is lower

7.6%*
DURATION
5 YEARS



7,6%* interest annually



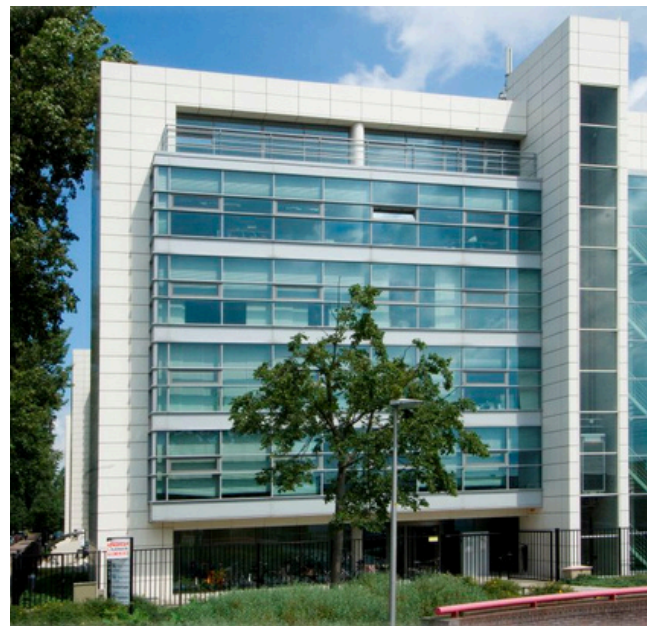
Participation from €100,000.-



Duration 5 years

DUTCH REAL ESTATE

We are constantly seeking opportunities to sustainably expand our real estate portfolio. Currently, our properties represent a total value of approximately €60 million. We invest exclusively in Dutch real estate, which allows us to have an in-depth understanding of our assets and stay well-informed about the legal and tax context. This enables us to make accurate risk assessments. Our focus is on commercial properties ranging between 1,000 and 4,000 m², preferably multi-tenant and light industrial buildings. Our experience shows that market demand for these types of properties is the highest, providing stability.





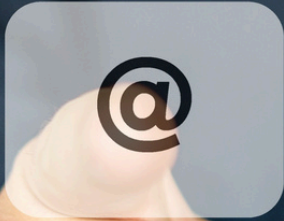
With interest payments available monthly or quarterly and a term that suits your situation, ER Capital's private loan offers not only financial security but also the opportunity to benefit immediately from our offerings.

PARTICIPATE

Are you interested in joining our company with an annual interest rate between 6%* and 8%* and a term that suits you? Take advantage of our offer to achieve a solid return on your investment.

Do you have any questions? Feel free to contact us. We are easily reachable by phone to answer all your questions. You can reach us at 010-2881446 or via email at info@ercapital.nl. We are happy to guide you towards a solid and reliable return on investment.

- The value of your investment may fluctuate. Past performance does not guarantee future results. The returns mentioned in this brochure are partly based on assumptions that are subject to change or derived from models that do not necessarily reflect reality.



CONTACT US



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Founder

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Sebo started his entrepreneurial journey in 1994. With his financial background, he approaches real estate from the right perspective.

MARTIN QUIST

Investor relations

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With over 17 years of experience at ER Capital in all areas of the company, Martin can answer all your questions.



REGINA DE JONGH

Investor relations

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With a career in the financial sector, relationship management, and entrepreneurship, Regina is your go-to contact.

EVA OLDE MONNIKHOF

Director marketing & investor relations

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With her experience outside the financial and real estate sector, Eva can explain the world of ER Capital to you in clear terms.





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