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Want to invest in property? Then take a look at these peer-to-peer platforms

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PEER-TO-PEER allows investors to put their money into all sorts of different loans, from those to individuals looking to buy a new car or kitchen to businesses looking to fund their expansion plans.

There are now a host of platforms offering investors the chance to invest in property, but the way they work – and the returns they promise – can vary significantly.

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So which peer-to-peer platforms should you consider if you want to invest in property?

Assetz Capital

Assetz Capital offers investors the chance to put money into its property secured investment account.

The money goes to business borrowers who provide property in the UK as security against the loan. According to Assetz, investor cash is automatically diversified across borrowers, while money in the account is also protected by a discretionary provision fund, which will cover defaults.

Read more: [Assetz reports boom in property development funding](#)

The account comes with a target, capped interest rate of 5.5 per cent per annum, although this rate varies; any rate changes will be announced at the start of each month.

Investors can invest from as little as £1, while there is no maximum investment. Investors may be able to sell on their investments via the aftermarket, though this is dependent on demand from other investors.

CrowdProperty

CrowdProperty promises investors the opportunity to earn returns of up to eight per cent per annum through its development finance loans which last up to 18 months.

Loans are available up to £2m, and cover everything from new builds to conversions and refurbishments.

Investments begin at £500, with investors able to select exactly which projects they want to put their money into.

EstateGuru

EstateGuru is a little different, as it is a Nordic platform opening up the possibility of investing in property loans across Europe, from

Estonia to Lithuania. It launched in the UK in 2017.

You can invest from €50 (about £44), and select individual projects in which to put your money.

According to the firm, the historical actual return on loans sits at 12.37 per cent, with investors on the site hailing from 39 different countries.

Folk2Folk

With Folk2Folk, investors can put their money into business loans for “local, rural and entrepreneurial businesses”, all of which are secured against UK land or property.

Investing starts at £20,000, with rates on offer of up to 6.5 per cent, while you can enjoy tax free returns thanks to its IFISA.

You can sell on your old investments through the platform’s marketplace, depending on demand.

FundingKnight

At FundingKnight investors can invest in business loans, property loans or green energy projects.

The firm offers commercial property loans for purchase, refurbishment or refinancing of properties in England and Wales. Investments work on an auction basis, though there is an autobid facility available too, in order to ensure you don’t miss out on opportunities that match your criteria.

Investors can sell on all or part of their investments through the platform’s marketplace. FundingKnight investors have enjoyed an average return of 10.24 per cent.

Invest & Fund

Invest & Fund was set up in 2012 and allows investors to invest in property development and bridging loans of up to £5m.

It promises investors the chance to enjoy returns of between seven and 11 per cent, with minimum bids on its lending marketplace standing at £500.

Read more: [Property lender Invest & Fund gains FCA approval](#)

There is a resale marketplace too if you wish to try to sell off one of your existing investments on the platform.

Kuflink

With Kuflink, investors can invest in short-term property loans – typically of between six and 12 months – to businesses and individuals.

The loans are pre-funded by Kuflink, and then placed onto the firm’s online platform. Investors can pick and choose exactly which loans to invest in, or go for the ‘auto-select’ option where your funds are automatically invested and diversified across a range of loans.

Kuflink takes a 20 per cent stake in every loan; should the loan default, Kuflink would lose its stake before individual investors are affected.

Interest is paid on a monthly basis, with interest rates of up to 7.2 per cent on offer, while investments start at £100.

Kuflink has also launched a property-backed Innovative Finance ISA (IFISA), offering investors the chance to enjoy tax-free returns of up to 5.35 per cent over fixed terms of one, three and five years.

Landbay

Landbay offers the chance to enjoy fixed or tracker investment products, with the investments secured against buy-to-let mortgages. It launched its IFISA earlier this year.

With the fixed rate, Landbay suggests an expected rate of return of 3.54 per cent, while the tracker rate promises a return of LIBOR plus 2.70 per cent, so currently 3.03 per cent.

Read more: [Property P2P platforms unfazed by landlord worries](#)

Landbay automatically diversifies the money you invest across multiple loans, while there is the option of selling your investments on the secondary market.

A reserve fund is also in place to cover against any defaults.

Lendy

Lendy was formerly known as Saving Stream, and allows investors to put their money into secured property loans which are taken out by property professionals. As with some other platforms, you can choose specifically which loans to invest in.

The platform says that investors have enjoyed returns of up to 12 per cent per year.

Lendy has a provision fund in place to offer some additional protection should borrowers fall into trouble.

Relendex

Investors using Relendex can invest in loans secured against residential and commercial properties, including retail, offices and leisure facilities.

You can pick precisely which loans to put your money into through the site's auctions, or go for the autolending option, where your money automatically goes into projects that meet your defined criteria.

The platform says that investors can enjoy returns of up to 10 per cent per annum, which is paid on a quarterly basis, while there is the option to invest via an IFISA. Investments begin from £500, while there is a resale marketplace if you want to try to sell off existing investments.

Proplend

Proplend allows investors to put their money into secured commercial lending and mortgages, with all of the loans supported by a registered first charge on income-producing commercial property in the UK.

Loans run from six to 60 months, with interest rates ranging from five per cent to 12 per cent and minimum investments standing at £1,000. There is also the option to invest through an IFISA and enjoy tax-free returns.

Read more: [Demand grows for property loans in tranches](#)

Investors can pick from individual projects, while those projects may have funding split into ‘tranches’, with the interest rates on offer varying depending on the loan-to-value of that tranche.

RateSetter

RateSetter offers secured property loans to developers of up to £7.5m, as well as loans to individuals and businesses.

However, investors do not get to choose to specifically invest in the firm’s property lending projects; instead you pick a term for your investment, and RateSetter will then diversify that money across a host of loans on your behalf.

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