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Kuflink launches IFISA with two fixed-term products

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KUFLINK has become the latest platform to launch an Innovative Finance ISA (IFISA), two months after [receiving Financial Conduct Authority \(FCA\) authorisation](#).

The property-backed P2P lender is offering two ISA products to its investors – a one-year fixed term with four per cent interest a year, or a three-year fixed term with five per cent. Both investments can be accessed with a minimum of £100.

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Kuflink's sister company, Kuflink Bridging, will invest the first five per cent of all property loans in the ISA portfolio, so that the company will risk losing its stake first before any of its investors are affected.

"Unlike the majority of other ISA offerings in the market, I'm proud to announce that Kuflink is one of the very few platforms offering a property-backed ISA," said Kuflink chief executive Tarlochan Garcha.

"Looking at the current state of the market, the timing of this launch couldn't be better. As the profile of the IFISA rises, due to growth in the alternative finance sector, and the attractive interest rates, I expect to see strong demand for this type of ISA.

"I see our new ISA offering opening a new generation of investors to alternative finance, providing an ideal access point for investors seeking to become part of the UK's globally renowned P2P market while at the same time backing a traditional, safe haven asset."

Read more: [Kuflink hires Contego to bolster fraud checks](#)

Kuflink has also announced the launch of its auto-invest service, which automatically diversifies investor funds across a portfolio of property loans. Both individuals and corporates can use auto-invest on both of Kuflink's IFISA products with a minimum investment of £100.

Investors can also access the new select-invest service, which allows the investor to choose from a selection of properties with the added assurance of a 20 per cent stake from Kuflink Bridging in each property.

Both IFISA products are now live for new and existing customers.

Read more: [Zopa launches IFISA with charge-free July offer](#)

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