03 / COPY AND DISCLOSURES

# Useful copy. Clear context.

Adapt these examples to your channel. Keep the source date, product conditions and disclosures when shortening them.

## Article introduction

Hive5 is a marketplace where investors acquire claim rights linked to loans. Its product range includes consumer and business financing with different repayment terms. In July 2026, Hive5 reported no overdue loans on its platform and attributed this to early repurchases by loan originators. This article looks at the products, repayment process and limits on access to invested money.

## Social post

**Ready-to-adapt copy**

Ad / affiliate link. Comparing loan investments? Hive5's published August 2026 schedule includes 13% annual interest for Finjet consumer loans up to 45 days and 16% for Credilink business loans over 24 months. Availability and rates may change. Compare the term and risks before investing. You could lose some or all of your investment. I may receive a commission. Add your assigned affiliate link.

## Newsletter paragraph

Ad / affiliate promotion. A loan's term matters as much as its rate. Hive5 offers consumer and business loan investments across several lending companies, with different repayment terms. Compare the current offers and read the repayment conditions before deciding. Your capital is at risk and access to invested money may be limited. I may receive a commission if you register and meet the qualifying conditions through my link.

## Short risk line

You could lose some or all of your investment. Repayments and returns are not guaranteed, and access to invested money may be limited.

## Affiliate disclosure

This content contains affiliate links. I may receive a commission from Hive5 if you register and meet its qualifying conditions through my link. Please consider this commercial relationship when reading my review.

Use “we” where appropriate. Place the disclosure before or beside the first affiliate link. Replace the link instruction with your actual assigned URL before publishing.

---

Rate examples: announcement dated 6 August 2026

Repayment reference: update dated 15 July 2026

03 / COPY AND DISCLOSURES

# Keep the meaning intact.

Describe the product, its conditions and its risks together.

### Repayment history

Say: “In July 2026, Hive5 reported no overdue loans and attributed this to early repurchases.” Avoid: “Every investment always repays at maturity.”

### Secondary Market

Say: “A Secondary Market is planned to offer a potential exit before maturity. Sales would depend on eligibility and buyer demand.” Do not present this feature as live until launch is confirmed.

### Rates

Pair each rate with its product, term and source date. Avoid “guaranteed return”, “the highest rates” and any implication that every investment earns 16%.

### Buyback

Describe a contractual obligation whose payment depends on the responsible loan originator. Do not describe it as deposit insurance or capital protection.

## Longer risk disclosure

**Use with detailed promotional content**

Investing through Hive5 means acquiring loan claim rights. Borrowers or loan originators may pay late or fail to pay, causing partial or total loss. A buyback obligation depends on the responsible loan originator's ability to pay. Early access to invested money may be unavailable; any secondary-market sale requires a buyer. Investments are not bank deposits and have no deposit-guarantee or investor-compensation protection. Past results do not guarantee future performance. Read the Investment Agreement and risk information before deciding.

Before reusing this copy, check current rates, product availability and Secondary Market status. Confirm the affiliate agreement before quoting partner commission or client cashback conditions. These are editorial examples; channel and country requirements may call for additional information.

---

Secondary Market status: platform update dated 9 September 2026

Marketplace structure and risk reference: Transparency Hub