



United
Credit
Pty Ltd

UC LOANS

TARGET MARKET DETERMINATION

UC Loans (United Credit Pty Ltd ACN 640 491 096) credit representative of Seahorse Finance Pty Ltd ACN 166 513 300 Australian Credit Licence 484501.

This Target Market Determination (TMD) has been prepared in accordance with the Corporations Act 2001 (Cth) and associated Regulations.

TMDs are designed to assist issuers to ensure that financial products they issue are likely to be consistent with the likely objectives, financial situation and needs of the consumers for whom they are intended (the target market) and to assist distributors to ensure that financial products are distributed to the target market.

The TMD is general in nature and should not be construed as financial advice. Consumers should obtain independent advice and consider Lender's Terms and Conditions and Credit guide prior to acquiring the product to ensure that it is appropriate for their particular objectives, financial situation and needs.

Product	Great Money Super Prime Home Loan
Issuer	<p>Lender: Great Money Secured Funding Pty Limited ACN 665 809 218</p> <p>Program Manager: Great Money Pty Ltd ACN 654 744 715 (credit representative no. 547737) of SG Credit Pty Ltd ACN 653 025 533 (Australian Credit Licence 534557)</p>
Date of TMD	31 March 2025
TMD Version	250331.3
Target Market	<p>Description of target market, including likely objectives, financial situation and needs of consumers in the target market</p> <p>The product has been assessed as meeting the <i>likely objectives, financial situation and needs</i> of consumers who:</p> <ul style="list-style-type: none"> • satisfy our eligibility and credit criteria, including: <ul style="list-style-type: none"> ◦ being an individual who is a permanent Australian resident or Australian citizen or New Zealand citizen over 18 years old and resides in Australia; ◦ providing sufficient documentation to support their declared income; and ◦ having a satisfactory credit score; • require a loan to purchase or refinance an owner occupied or investment residential property; • require a loan to release some of equity in their owner occupied or investment residential property for appropriate purposes • require a loan with a variable rate of interest in return for access to an offset and/or redraw option • require the option to make either principal and interest or interest only repayments; • require access to an offset account with the ability to redraw; and • require the flexibility to make additional repayments without a penalty.

	<p>Variable Rate</p> <p>Whilst variable interest rates may fluctuate, the product meets the likely objectives, financial situation and needs of consumers in the target market because it allows them to make additional repayments and/or deposit funds into an offset account to reduce interest payable whilst retaining the ability to draw on those funds when required.</p> <p>Owner Occupied Residential Property</p> <p>This product allows consumers to finance the purchase or refinance of an owner-occupied residential property with the ability to select:</p> <ul style="list-style-type: none"> • principal and interest repayments in order to reduce the overall debt and build equity; or • interest only for an agreed period to free up cashflow for other purposes. <p>Investment Residential Property</p> <p>This product allows consumers to finance the purchase or refinance of an investment property with the ability to select:</p> <ul style="list-style-type: none"> • principal and interest repayments in order to reduce the overall debt and build equity; or • interest only for an agreed period to free up cashflow for other purposes. <p>Description of product, including key attributes</p> <ul style="list-style-type: none"> • Lending purpose: Owner Occupied or Investment • Variable interest rate. • Principal and Interest or Interest Only repayments. • Offset account is available. • Redraw is available on a variable interest rate. • Minimum loan amount \$100,000 • Maximum loan amount \$2,000,000. • Maximum loan term 30 years. • Maximum Loan to Valuation Ratio (LVR): 90% • Lenders Mortgage Insurance applies if LVR is above 80%. • Repayment frequency – fortnightly or monthly. • Applicable fees: <ul style="list-style-type: none"> o Application fee
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Distribution Conditions	<p>Distribution conditions</p> <p>The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market:</p> <table border="1" data-bbox="489 833 1422 1603"> <thead> <tr> <th data-bbox="489 833 822 900">Channel</th><th data-bbox="822 833 1422 900">Conditions</th></tr> </thead> <tbody> <tr> <td data-bbox="489 900 822 1372">Direct – online or by phone or in person</td><td data-bbox="822 900 1422 1372"> <p>Only authorised staff are permitted to assist consumers with this product.</p> <p>Authorised staff have the necessary training, skills and knowledge to:</p> <ul style="list-style-type: none"> • discuss the features, costs, benefits, and risks associated with the product with the consumer; • assess whether the consumer is within the target market; and • comply with our other regulatory obligations, such as ensuring that the product is not 'unsuitable'. </td></tr> <tr> <td data-bbox="489 1372 822 1603">Third party – Accredited mortgage brokers subject to Best Interests Duty (BID) and related obligations</td><td data-bbox="822 1372 1422 1603"> <p>Accredited mortgage brokers are permitted to assist consumers with this product.</p> <p>All applications submitted by accredited mortgage brokers must comply with our policies and procedures issued to accredited brokers from time to time.</p> </td></tr> </tbody> </table> <p>The distribution channels and conditions are appropriate because:</p> <ul style="list-style-type: none"> • the product has a wide target market; our distributors have been adequately trained to understand the product and our regulatory obligations, including our design and distribution obligations; • our approval system has controls in place to flag applicants who may be outside the target market; and • accredited mortgage brokers are subject to a higher duty under BID to ensure that the product is in the best interests of the particular consumer. 	Channel	Conditions	Direct – online or by phone or in person	<p>Only authorised staff are permitted to assist consumers with this product.</p> <p>Authorised staff have the necessary training, skills and knowledge to:</p> <ul style="list-style-type: none"> • discuss the features, costs, benefits, and risks associated with the product with the consumer; • assess whether the consumer is within the target market; and • comply with our other regulatory obligations, such as ensuring that the product is not 'unsuitable'. 	Third party – Accredited mortgage brokers subject to Best Interests Duty (BID) and related obligations	<p>Accredited mortgage brokers are permitted to assist consumers with this product.</p> <p>All applications submitted by accredited mortgage brokers must comply with our policies and procedures issued to accredited brokers from time to time.</p>
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Review Triggers	<p>The review triggersthatwouldreasonablysuggestthattheTMDmayno longer be appropriateinclude:</p> <ul style="list-style-type: none"> a significantdealingoftheproducttoconsumersoutsidethetarget market occurs; a significantnumberofmaterialcomplaintsarereceivedfrom customers in relation to the product in a calendar month; a materialchangeismadetotheproductorthetermsandconditions of the product; unexpectedtrendsinconsumeroutcomeswhicharesignificantly inconsistent with the intended product performance occur unexpectedearly-stagearearrarsaredetected a significantnumberofdefaultsoccurred a significantbreachhasoccurredinconnectionwiththeissuing and distribution of this product a significantnumberoflaterepaymentsarebeingrecorded we have evidence thattheproductdistributionordistributorconduct is inconsistent with this document the receiptofaproductinterventionpowerorderfromASICrequiring us to immediatelyceaseretailproductdistributionconductinrespect of the product significantnumberoftheloansbyvalueornumberaresubject to formal hardshiparrangements. 						
Review Periods	<p>Next review date: 31 March 2026</p> <p>Periodic reviews: Every12monthsaftertheinitialandeachsubsequent review.</p> <p>Trigger reviews: Reviewtobecompletedwithin10businessdaysofthe identification of a triggereventorthespecifiedperiodicreviewdate.</p>						
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		name and contact details of complainant and substance of the complaint.	10 business days of receipt of complaint.
	Complaints	Number of complaints	Every 3 months
	Significant dealing(s)	Date or date range of the significant dealing(s) and description of the significant dealing (eg, why it is not consistent with the TMD)	As soon as practicable, and in any case within 10 business days after becoming aware
	Feedback	Details of any suggestions or feedback, including in relation to product improvements	Every 3 months
	Information requested	Any other information requested by the Product Manager	As soon as practicable, and in any case within 10 business days after receiving such request

Target Market Determination

This Target Market Determination (**TMD**) has been prepared in accordance with the *Corporations Act 2001* (Cth) and associated Regulations.

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Date of TMD	31 March 2025
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Review Periods	Next review date: 31 March 2026

	<p>Periodic reviews: Every 12 months after the initial and each subsequent review.</p> <p>Trigger reviews: Review to be completed within 10 business days of the identification of a trigger event or the specified periodic review date.</p>																		
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Review Triggers	<p>The review triggers that would reasonably suggest that the TMD may no longer be appropriate include:</p> <ul style="list-style-type: none"> a significant dealing of the product to consumers outside the target market occurs; a significant number of material complaints are received from customers in relation to the product in a calendar month; a material change is made to the product or the terms and conditions of the product; unexpected trends in consumer outcomes which are significantly inconsistent with the intended product performance occur; unexpected early-stage arrears are detected; a significant number of defaults occur; a significant breach has occurred in connection with the issuing and distribution of this product; a significant number of late repayments are being recorded; we have evidence that the product distribution or distributor conduct is inconsistent with this document; the receipt of a product intervention power order from ASIC requiring us to immediately cease retail product distribution conduct in respect of the product; a significant number of the loans by value or number are subject to formal hardship arrangements.
Review Periods	<p>Next review date: 31 March 2026</p> <p>Periodic reviews: Every 12 months after the initial and each subsequent review.</p> <p>Trigger reviews: Review to be completed within 10 business days of the identification of a trigger event or the specified periodic review date.</p>

Distribution Information Reporting Requirements	The following information must be provided to us by distributors who engage in retail product distribution conduct in relation to this product:		
	Type of information	Description	Reporting period
	Specific Complaints	Details of the complaint, including name and contact details of complainant and substance of the complaint. Number of complaints	As soon as practicable and within 10 business days of receipt of complaint.
	Complaints	Date or date range of	Every 3 months
	Significant dealing(s)	the significant dealing(s) and description of the significant dealing (eg, why it is not consistent with the TMD)	As soon as practicable, and in any case within 10 business days after becoming aware
	Feedback	Details of any suggestions or feedback, including in relation to product improvements	Every 3 months
	Information requested	Any other information requested by the Product Manager	As soon as practicable, and in any case within 10 business days after receiving such request

Target Market Determination

This Target Market Determination (**TMD**) has been prepared in accordance with the *Corporations Act 2001* (Cth) and associated Regulations.

TMDs are designed to assist issuers to ensure that financial products they issue are likely to be consistent with the *likely objectives, financial situation and needs* of the consumers for whom they are intended (the target market) and to assist distributors to ensure that financial products are distributed to the target market.

The TMD is general in nature and should not be construed as financial advice. Consumers should obtain independent advice and consider Lender's Terms and Conditions and Credit guide prior to acquiring the product to ensure that it is appropriate for their particular *objectives, financial situation and needs*.

Product	Great Money Specialist Home Loan
Issuer	Lender: Great Money Secured Funding Pty Ltd ACN 665 809 218 Program Manager: Great Money Pty Ltd ACN 654 744 715 (credit representative no. 547737) of SG Credit Pty Ltd ACN 653 025 533 (Australian Credit Licence 534557)
Date of TMD	31 March 2025
TMD Version	250331.1
Target Market	<p>Description of target market, including likely objectives, financial situation and needs of consumers in the target market</p> <p>The product has been assessed as meeting the <i>likely objectives, financial situation and needs</i> of consumers who:</p> <ul style="list-style-type: none">• satisfy our eligibility and credit criteria, including:<ul style="list-style-type: none">○ being an individual who is a permanent Australian resident or Australian citizen or New Zealand citizen over 18 years old and resides in Australia; or○ being an Australian registered business entities such as companies and trusts, and the majority company directors must be Australian resident or Australian citizen over 18 years old and resides in Australia; providing sufficient documentation to support their declared○ income; and having some moderate credit impairment history;○• require a loan to purchase or refinance an owner occupied or investment residential property;• require a loan to release some of equity in their owner occupied or investment residential property for appropriate purposes• require a loan with a variable rate of interest in return for access to an offset and/or redraw option• require the option to make either principal and interest or interest only repayments;

	<ul style="list-style-type: none"> • require access to an offset account with the ability to redraw; and • require the flexibility to make additional repayments without a penalty. <p><i>Variable Rate</i></p> <p>Whilst variable interest rates may fluctuate, the product meets the likely objectives, financial situation and needs of consumers in the target market because it allows them to make additional repayments and/or deposit funds into an offset account to reduce interest payable whilst retaining the ability to draw on those funds when required.</p> <p><i>Owner Occupied Residential Property</i></p> <p>This product allows consumers to finance the purchase or refinance of an owner-occupied residential property with the ability to select</p> <ul style="list-style-type: none"> • principal and interest repayments in order to reduce the overall debt and build equity; or • interest only for an agreed period to free up cashflow for other purposes. <p><i>Investment Residential Property</i></p> <p>This product allows consumers to finance the purchase or refinance of an investment property with the ability to select:</p> <ul style="list-style-type: none"> • principal and interest repayments in order to reduce the overall debt and build equity; or • interest only for an agreed period to free up cashflow for other purposes. <p><i>Description of product, including key attributes</i></p> <ul style="list-style-type: none"> • Lending purpose: Owner Occupied or Investment Variable interest rate. • Principal and Interest or Interest Only repayments. • Offset account is available. • Redraw is available on a variable interest rate. • Minimum loan amount \$100,000 • Maximum loan amount \$3,500,000. • Maximum loan term 40 years. • Maximum Loan to Valuation Ratio (LVR): 75% • Repayment frequency – fortnightly or monthly.
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	<ul style="list-style-type: none"> Applicable fees: <ul style="list-style-type: none"> Application fee Valuation fee Settlement fee Account management fee Special attendance fee Discharge administration fee <p>Other fees such as ongoing fees and late payment fees may also apply</p> <p>Classes of consumers for whom the product may be unsuitable:</p> <p>This product may be unsuitable for consumers who:</p> <ul style="list-style-type: none"> do not meet our eligibility and credit criteria; or require a fixed rate loan and the certainty of fixed repayments; or require finance for construction of a residential property. 						
Distribution Conditions	<p>Distribution conditions</p> <p>The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market:</p> <table border="1" data-bbox="481 1057 1419 1821"> <thead> <tr> <th data-bbox="481 1057 811 1125">Channel</th><th data-bbox="811 1057 1419 1125">Conditions</th></tr> </thead> <tbody> <tr> <td data-bbox="481 1125 811 1590">Direct – online or by phone or in person</td><td data-bbox="811 1125 1419 1590"> <p>Only authorised staff are permitted to assist consumers with this product.</p> <p>Authorised staff have the necessary training, skills and knowledge to:</p> <ul style="list-style-type: none"> discuss the features, costs, benefits, and risks associated with the product with the consumer; assess whether the consumer is within the target market; and comply with our other regulatory obligations, such as ensuring that the product is not 'unsuitable'. </td></tr> <tr> <td data-bbox="481 1590 811 1821">Third party – Accredited mortgage brokers subject to Best Interests Duty (BID) and related obligations</td><td data-bbox="811 1590 1419 1821"> <p>Accredited mortgage brokers are permitted to assist consumers with this product.</p> <p>All applications submitted by accredited mortgage brokers must comply with our policies and procedures issued to accredited brokers from time to time.</p> </td></tr> </tbody> </table> <p>The distribution channels and conditions are appropriate because:</p> <ul style="list-style-type: none"> the product has a wide target market; our distributors have been adequately trained to understand the product and our regulatory obligations, including our design and distribution obligations; 	Channel	Conditions	Direct – online or by phone or in person	<p>Only authorised staff are permitted to assist consumers with this product.</p> <p>Authorised staff have the necessary training, skills and knowledge to:</p> <ul style="list-style-type: none"> discuss the features, costs, benefits, and risks associated with the product with the consumer; assess whether the consumer is within the target market; and comply with our other regulatory obligations, such as ensuring that the product is not 'unsuitable'. 	Third party – Accredited mortgage brokers subject to Best Interests Duty (BID) and related obligations	<p>Accredited mortgage brokers are permitted to assist consumers with this product.</p> <p>All applications submitted by accredited mortgage brokers must comply with our policies and procedures issued to accredited brokers from time to time.</p>
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Review Triggers	<p>The review triggersthatwouldreasonablysuggestthattheTMD may no longer be appropriateinclude:</p> <ul style="list-style-type: none"> a significantdealingoftheproducttoconsumersoutside the target market occurs; a significantnumberofmaterialcomplaintsarereceived from customersinrelationtotheproductinacalendarmonth; a materialchangeismadetotheproductorthetermsand conditions of the product; unexpectedtrendsinconsumeroutcomeswhicharesignificantly inconsistentwiththeintendedproductperformanceoccur unexpectedearly-stagearearrarsaredetected a significantnumberofdefaultsoccurred a significantbreachhasoccurredinconnectionwiththe issuing and distribution of this product a significantnumberoflaterepaymentsarebeingrecorded we have evidencethattheproductdistributionordistributor conduct is inconsistent with this document the receiptofaproductinterventionpowerorderfromASIC requiring us to immediatelyceaseretailproductdistributionconduct in respect of the product a significantnumberoftheloansbyvalueornumberare subject to formal hardshiparrangements.
Review Periods	<p>Next review date: 31 March 2026</p> <p>Periodic reviews: Every12monthsaftertheinitialandeachsubsequent review.</p> <p>Trigger reviews: Reviewtobecompletedwithin10businessdays of the identification of a triggereventorthespecifiedperiodicreviewdate.</p>

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	Significant dealing(s)	the significant dealing(s) and description of the significant dealing (eg, why it is not consistent with the TMD)	As soon as practicable, and in any case within 10 business days after becoming aware
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Target Market Determination

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Product	Great Money Expat Home Loan
Issuer	Lender: Great Money Secured Funding Pty Ltd ACN 665 809 218 Program Manager: Great Money Pty Ltd ACN 654 744 715 (credit representative no. 547737) of SG Credit Pty Ltd ACN 653 025 533 (Australian Credit Licence 534557)
Date of TMD	31 March 2025
TMD Version	250331.1
Target Market	<p>Description of target market, including likely objectives, financial situation and needs of consumers in the target market</p> <p>The product has been assessed as meeting the <i>likely objectives, financial situation and needs</i> of consumers who:</p> <ul style="list-style-type: none">• satisfy our eligibility and credit criteria, including:<ul style="list-style-type: none">○ being an individual who is a permanent Australian resident or Australian citizen or New Zealand citizen over 18 years old and does not reside in Australia; or○ being an individual who holds the Australian Temporary visa;○ providing sufficient documentation to support their declared income; and○ having a satisfactory credit score or equivalent;• require a loan to purchase or refinance an owner occupied or investment residential property;• require a loan to release some of equity in their owner occupied or investment residential property for appropriate purposes• require a loan with a variable rate of interest in return for access to an offset and/or redraw option• require the option to make either principal and interest or interest only repayments;• require access to an offset account with the ability to redraw; and•

	<ul style="list-style-type: none"> • require the flexibility to make additional repayments without a penalty. <p>Variable Rate</p> <p>Whilst variable interest rates may fluctuate, the product meets the likely objectives, financial situation and needs of consumers in the target market because it allows them to make additional repayments and/or deposit funds into an offset account to reduce interest payable whilst retaining the ability to draw on those funds when required.</p> <p>Owner Occupied Residential Property</p> <p>This product allows consumers to finance the purchase or refinance of an owner-occupied residential property with the ability to select</p> <ul style="list-style-type: none"> • principal and interest repayments in order to reduce the overall debt and build equity; or • interest only for an agreed period to free up cashflow for other purposes. <p>Investment Residential Property</p> <p>This product allows consumers to finance the purchase or refinance of an investment property with the ability to select:</p> <ul style="list-style-type: none"> • principal and interest repayments in order to reduce the overall debt and build equity; or • interest only for an agreed period to free up cashflow for other purposes. <p>Description of product, including key attributes</p> <ul style="list-style-type: none"> • Lending purpose: Owner Occupied or Investment Variable interest rate. • Principal and Interest or Interest Only repayments. • Offset account is available. • Redraw is available on a variable interest rate. • Minimum loan amount \$100,000 • Maximum loan amount \$3,500,000. • Maximum loan term 40 years. • Maximum Loan to Valuation Ratio (LVR): 85% • Repayment frequency – fortnightly or monthly. • Applicable fees:
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	<ul style="list-style-type: none"> o Application fee o Valuation fee o Settlement fee o Account management fee o Special attendance fee o Discharge administration fee <p>Other fees such as ongoing fees and late payment fees may also apply</p> <p>Classes of consumers for whom the product may be unsuitable:</p> <p>This product may be unsuitable for consumers who:</p> <ul style="list-style-type: none"> • do not meet our eligibility and credit criteria; or • require a fixed rate loan and the certainty of fixed repayments; or • require finance for construction of a residential property. 						
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	Significant dealing(s)	the significant dealing(s) and description of the significant dealing (eg, why it is not consistent with the TMD)	As soon as practicable, and in any case within 10 business days after becoming aware
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Product	Great Money SMSF Loan
Issuer	Lender: Great Money Secured Funding Pty Ltd ACN 665 809 218 Program Manager: Great Money Pty Ltd ACN 654 744 715 (credit representative no. 547737) of SG Credit Pty Ltd ACN 653 025 533 (Australian Credit Licence 534557)
Date of TMD	31 March 2025
TMD Version	250331.1
Target Market	<p>Description of target market, including likely objectives, financial situation and needs of consumers in the target market</p> <p>The product has been assessed as meeting the <i>likely objectives, financial situation and needs</i> of consumers who:</p> <ul style="list-style-type: none">• satisfy our eligibility and credit criteria, including:<ul style="list-style-type: none">○ being a complying Self-Managed Superannuation Funds (SMSF), regulated under the Superannuation industry (Supervision) Act 1993 (Cth) (SIS Act) with a corporate trustee or individual trustee;○ providing sufficient documentation to support their declared income; and○ having a satisfactory credit score;• require a loan to purchase or refinance an investment property in compliance with the SIS Act;• require the option to make either principal and interest or interest only repayments;• require the flexibility to make additional repayments without a penalty. <p>Variable Rate</p> <p>Whilst variable interest rates may fluctuate, the product meets the likely objectives, financial situation and needs of consumers in the target market because it allows them to make additional repayments and/or deposit funds into an offset account to reduce interest payable whilst retaining the ability to draw on those funds when required.</p>

	<p><i>Investment Property</i></p> <p>This product allows consumers to finance the purchase or refinance of an investment property with the ability to select:</p> <ul style="list-style-type: none"> • principal and interest repayments in order to reduce the overall debt and build equity; or • interest only for an agreed period to free up cashflow for other purposes. <p><i>Description of product, including key attributes</i></p> <ul style="list-style-type: none"> • Lending purpose: Investment Variable • interest rate. Principal and Interest or Interest Only repayments. • Minimum loan amount \$100,000 • Maximum loan amount \$3,500,000. • Maximum loan term 40 years. • Maximum Loan to Valuation Ratio (LVR): 80% • Repayment frequency – fortnightly or monthly. • Applicable fees: <ul style="list-style-type: none"> ◦ Application fee ◦ Valuation fee ◦ Settlement fee ◦ Account management fee ◦ Special attendance fee ◦ Discharge administration fee <p>Other fees such as ongoing fees and late payment fees may also apply</p> <p><i>Classes of consumers for whom the product may be unsuitable:</i></p> <p>This product may be unsuitable for consumers who:</p> <ul style="list-style-type: none"> • do not meet our eligibility and credit criteria; or • require a fixed rate loan and the certainty of fixed repayments; or • require finance for construction of a residential property
Distribution Conditions	<p><i>Distribution conditions</i></p> <p>The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market:</p>

	Channel	Conditions
	Direct – online or by phone or in person	<p>Only authorised staff are permitted to assist consumers with this product.</p> <p>Authorised staff have the necessary training, skills and knowledge to:</p> <ul style="list-style-type: none"> discuss the features, costs, benefits, and risks associated with the product with the consumer; assess whether the consumer is within the target market; and comply with our other regulatory obligations, such as ensuring that the product is not 'unsuitable'.
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The TMD is general in nature and should not be construed as financial advice. Consumers should obtain independent advice and consider Lender's Terms and Conditions and Credit guide prior to acquiring the product to ensure that it is appropriate for their particular *objectives, financial situation and needs*.

Product	Great Money Commercial Loan
Issuer	Lender: Great Money Secured Funding Pty Ltd ACN 665 809 218 Program Manager: Great Money Pty Ltd ACN 654 744 715 (credit representative no. 547737) of SG Credit Pty Ltd ACN 653 025 533 (Australian Credit Licence 534557)
Date of TMD	31 March 2025
TMD Version	250331.1
Target Market	<p>Description of target market, including likely objectives, financial situation and needs of consumers in the target market</p> <p>The product has been assessed as meeting the <i>likely objectives, financial situation and needs</i> of consumers who:</p> <ul style="list-style-type: none">• satisfy our eligibility and credit criteria, including:<ul style="list-style-type: none">○ being an individual who is a permanent Australian resident or Australian citizen or New Zealand citizen over 18 years old and resides in Australia; or○ being an Australian registered business entities such as companies and trusts, and the majority company directors must be Australian resident or Australian citizen over 18 years old and resides in Australia; providing sufficient documentation to support their declared○ income; and having a satisfactory credit score;○• require a loan to purchase or refinance an owner occupied or investment commercial property including but not limited to the following assets:<ul style="list-style-type: none">○ retail shops;○ offices;○ factories;○ warehouses;○ shopping centres;

	<ul style="list-style-type: none"> o medical / professional suites • require a loan to release some of equity in their owner occupied or investment commercial property for appropriate purposes • require a loan with a variable rate of interest in return for access to an offset and/or redraw option • require the option to make either principal and interest or interest only repayments; • require access to an offset account with the ability to redraw; and • require the flexibility to make additional repayments without a penalty. • <p>Variable Rate</p> <p>Whilst variable interest rates may fluctuate, the product meets the likely objectives, financial situation and needs of consumers in the target market because it allows them to make additional repayments and/or deposit funds into an offset account to reduce interest payable whilst retaining the ability to draw on those funds when required.</p> <p>Owner Occupied Commercial Property</p> <p>This product allows consumers to finance the purchase or refinance of an owner-occupied commercial property with the ability to select</p> <ul style="list-style-type: none"> • principal and interest repayments in order to reduce the overall debt and build equity; or • interest only for an agreed period to free up cashflow for other purposes. <p>Investment Commercial Property</p> <p>This product allows consumers to finance the purchase or refinance of an investment property with the ability to select:</p> <ul style="list-style-type: none"> • principal and interest repayments in order to reduce the overall debt and build equity; or • interest only for an agreed period to free up cashflow for other purposes. <p>Description of product, including key attributes</p> <ul style="list-style-type: none"> • Lending purpose: Owner Occupied or Investment • Variable interest rate. • Principal and Interest or Interest Only repayments. • Offset account is available. • Redraw is available on a variable interest rate.
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	<ul style="list-style-type: none"> • Minimum loan amount \$100,000 • Maximum loan amount \$3,500,000. • Maximum loan term 40 years. • Maximum Loan to Valuation Ratio (LVR): 75% • Repayment frequency – fortnightly or monthly. • Applicable fees: <ul style="list-style-type: none"> ◦ Application fee ◦ Valuation fee ◦ Settlement fee ◦ Account management fee ◦ Special attendance fee ◦ Discharge administration fee <p>Other fees such as ongoing fees and late payment fees may also apply</p> <p>Classes of consumers for whom the product may be unsuitable:</p> <p>This product may be unsuitable for consumers who:</p> <ul style="list-style-type: none"> • do not meet our eligibility and credit criteria; or • require a fixed rate loan and the certainty of fixed repayments; or • require finance for construction of a commercial property. 						
Distribution Conditions	<p>Distribution conditions</p> <p>The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market:</p> <table border="1" data-bbox="481 1376 1422 2068"> <thead> <tr> <th data-bbox="481 1376 811 1439">Channel</th><th data-bbox="811 1376 1422 1439">Conditions</th></tr> </thead> <tbody> <tr> <td data-bbox="481 1439 811 1911">Direct – online or by phone or in person</td><td data-bbox="811 1439 1422 1911"> <p>Only authorised staff are permitted to assist consumers with this product.</p> <p>Authorised staff have the necessary training, skills and knowledge to:</p> <ul style="list-style-type: none"> • discuss the features, costs, benefits, and risks associated with the product with the consumer; • assess whether the consumer is within the target market; and • comply with our other regulatory obligations, such as ensuring that the product is not 'unsuitable'. </td></tr> <tr> <td data-bbox="481 1911 811 2068">Third party – Accredited mortgage brokers subject to Best Interests</td><td data-bbox="811 1911 1422 2068"> <p>Accredited mortgage brokers are permitted to assist consumers with this product.</p> <p>All applications submitted by accredited mortgage brokers must comply with our policies</p> </td></tr> </tbody> </table>	Channel	Conditions	Direct – online or by phone or in person	<p>Only authorised staff are permitted to assist consumers with this product.</p> <p>Authorised staff have the necessary training, skills and knowledge to:</p> <ul style="list-style-type: none"> • discuss the features, costs, benefits, and risks associated with the product with the consumer; • assess whether the consumer is within the target market; and • comply with our other regulatory obligations, such as ensuring that the product is not 'unsuitable'. 	Third party – Accredited mortgage brokers subject to Best Interests	<p>Accredited mortgage brokers are permitted to assist consumers with this product.</p> <p>All applications submitted by accredited mortgage brokers must comply with our policies</p>
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	<p>Duty (BID) and related obligations</p>	<p>and procedures issued to accredited brokers from time to time.</p>
	<p>The distribution channels and conditions are appropriate because:</p> <ul style="list-style-type: none"> • the product has a wide target market; • our distributors have been adequately trained to understand the product and our regulatory obligations, including our design and distribution obligations; • our approval system has controls in place to flag applicants who may be outside the target market; and • accredited mortgage brokers are subject to a higher duty under BID to ensure that the product is in the best interests of the particular consumer. • A distributor must: <ul style="list-style-type: none"> ◦ Hold an Australian Credit Licence or be a Credit Representative authorised to engage in credit activities on behalf of a credit licensee; and ◦ Comply with the terms and conditions of any relevant distribution agreement or arrangement with the Product Manager. <p>These conditions are appropriate because they ensure distributors have the relevant knowledge and skills to distribute the product and are subject to legal obligations and contractual commercial terms agreed between the distributor and Product Manager.</p>	
<p>Review Triggers</p>	<p>The review triggers that would reasonably suggest that the TMD may no longer be appropriate include:</p> <ul style="list-style-type: none"> • a significant dealing of the product to consumers outside the target market occurs; • a significant number of material complaints are received from customers in relation to the product in a calendar month; • a material change is made to the product or the terms and conditions of the product; • unexpected trends in consumer outcomes which are significantly inconsistent with the intended product performance occur • unexpected early-stage arrears are detected • a significant number of defaults occur • a significant breach has occurred in connection with the issuing and distribution of this product • a significant number of late repayments are being recorded • we have evidence that the product distribution or distributor conduct is inconsistent with this document • the receipt of a product intervention power order from ASIC requiring us to immediately cease retail product distribution conduct in respect of the product 	

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Review Periods	<p>Next review date: 31 March 2026</p> <p>Periodic reviews: Every 12 months after the initial and each subsequent review.</p> <p>Trigger reviews: Review to be completed within 10 business days of the identification of a trigger event or the specified periodic review date.</p>																		
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