

## Target Market Determination OneDebt Personal Loan

This Target Market Determination (TMD) has been prepared in accordance with the *Treasury Laws Amendment (Design and Distribution Obligations and Product Intervention Powers) Act 2019 (Cth)* and associated Regulations. TMDs are designed to assist issuers to ensure that the 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.

This TMD is general in nature and should not be construed as financial advice. Consumers should obtain independent advice prior to acquiring the product to ensure that it is appropriate for their particular *objectives, financial situation and needs*.

<b>Product</b>	OneDebt Personal Loan								
<b>Issuer</b>	MoneyMe Financial Group Pty Limited ACN 163 691 236, Australian Credit Licence 442218								
<b>Date of TMD</b>	5 October 2021								
<b>Target Market</b>	<p><b>Description of target market, including their likely objectives, financial situation and needs</b></p> <p>The product has been assessed as meeting the <i>likely objectives, financial situation and needs of consumers who</i>:</p> <ul style="list-style-type: none"> <li>• meet our eligibility criteria, including (but not limited to): <ul style="list-style-type: none"> <li>- are 18 years of age or older;</li> <li>- are employed on a permanent or casual basis;</li> <li>- are a permanent resident of Australia or having an acceptable work visa (as determined by us);</li> </ul> </li> <li>• are seeking to consolidate one or more debts into a single loan;</li> <li>• need to spread repayment of the loan over a fixed period over time;</li> <li>• can manage potential fluctuations in interest rate and repayments associated with a variable interest rate;</li> <li>• require flexible repayment options, including making early payments without charge, or either fortnightly or monthly repayment cycles; and</li> <li>• are able to complete an online application.</li> </ul> <p><b>Description of product, including key attributes</b></p> <p>The product's key attributes include the following:</p> <ul style="list-style-type: none"> <li>• General specifications <table border="1" style="margin-left: 20px;"> <tr> <td>Minimum loan amount</td> <td>\$5,000</td> </tr> <tr> <td>Maximum loan amount</td> <td>\$50,000</td> </tr> <tr> <td>Minimum repayment period</td> <td>3 years</td> </tr> <tr> <td>Maximum repayment period</td> <td>5 years</td> </tr> </table> </li> </ul>	Minimum loan amount	\$5,000	Maximum loan amount	\$50,000	Minimum repayment period	3 years	Maximum repayment period	5 years
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<b>Distribution Conditions</b>	<p><b><i>Distribution conditions</i></b></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>		
	<b>Distribution channel</b>	<b>Type of distributor</b>	<b>Condition/restriction</b>
	Direct to consumer	Online application via a website	All applications must be completed and processed by us via our online application process, which contains knock-out questions and flags to determine whether a consumer falls within the target market
	Third party distributors	<ul style="list-style-type: none"> <li>• <b>Comparison websites:</b> Provide information about the product on their website and provide consumers with an opportunity to make a direct application through an electronic link.</li> <li>• <b>Lead generation partners:</b> Notify consumers that they may be eligible for a MoneyMe product and supply a link to complete a direct-to-consumer application.</li> </ul>	
	<p><b><i>Why the distribution conditions and restrictions will make it more likely that the consumers who acquire the product are in the target market</i></b></p> <p>The distribution channels and conditions are appropriate because:</p> <ul style="list-style-type: none"> <li>• the product has a wide target market;</li> <li>• we rely on existing distributors, methods, controls and supervision already in place;</li> <li>• our sales staff and third party distributors are required to undertake training prior to assisting applicants, and must follow documented procedures, including screening consumers prior to an application to determine whether they fall within the target market; and</li> <li>• our approval system has checks and controls in place to ensure that the product is only distributed to consumers in the target market.</li> </ul>		
<b>Review Triggers</b>	<p>The following events are review triggers that would reasonably suggest that the TMD is no longer appropriate:</p> <ul style="list-style-type: none"> <li>• A significant dealing of the product to consumers outside the target market occurs.</li> <li>• A significant number of complaints are received from consumers in relation to the product.</li> <li>• There is a material change to the product or the terms and conditions.</li> <li>• There is a material number of:             <ul style="list-style-type: none"> <li>– hardship applications;</li> <li>– overdue loans; and/or</li> <li>– defaults.</li> </ul> </li> </ul>		

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<b>Review Periods</b>	<p><b>Last review date:</b> 29 August 2022.</p> <p><b>Periodic reviews:</b> Every 12 months after the initial review and each subsequent review.</p> <p><b>Trigger reviews:</b> Review to be completed within 10 business days of the identification of a trigger event.</p>												
<b>Distribution Information Reporting Requirements</b>	<p>The following information must be provided to us by distributors who engage in retail product distribution conduct in relation to the product:</p> <table border="1" data-bbox="422 656 1382 1216"> <thead> <tr> <th data-bbox="422 656 715 734">Type of information</th> <th data-bbox="715 656 1077 734">Description</th> <th data-bbox="1077 656 1382 734">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="422 734 715 936">Specific complaints</td> <td data-bbox="715 734 1077 936">Details of the complaint, including the name and contact details of the complainant and the substance of the complaint</td> <td data-bbox="1077 734 1382 936">As soon as practicable, and in any event within 10 business days of receipt of the complaint</td> </tr> <tr> <td data-bbox="422 936 715 981">General complaints</td> <td data-bbox="715 936 1077 981">Number of complaints</td> <td data-bbox="1077 936 1382 981">Every 3 months</td> </tr> <tr> <td data-bbox="422 981 715 1216">Significant dealing(s)</td> <td data-bbox="715 981 1077 1216">Date or date range of the significant dealing(s) and a description of the significant dealing (eg, why it is not consistent with the TMD)</td> <td data-bbox="1077 981 1382 1216">As soon as practicable, and in any event within 10 business days after becoming aware of the significant dealing</td> </tr> </tbody> </table>	Type of information	Description	Reporting period	Specific complaints	Details of the complaint, including the name and contact details of the complainant and the substance of the complaint	As soon as practicable, and in any event within 10 business days of receipt of the complaint	General complaints	Number of complaints	Every 3 months	Significant dealing(s)	Date or date range of the significant dealing(s) and a description of the significant dealing (eg, why it is not consistent with the TMD)	As soon as practicable, and in any event within 10 business days after becoming aware of the significant dealing
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