

Target Market Determination

Finance One Unsecured Personal Loan

Issuer:	Fin One Pty Ltd ABN 80 139 719 903 (trading as Finance One) (“ Finance One ”) Australian Credit Licence 387528
Product:	Unsecured Personal Loan (“ Product ”)
Effective date:	17 December 2025
Initial review date:	05 April 2022
Review period:	At least every 12 months from the initial review date.

1. About this document

This target market determination (“**TMD**”) is required under section 994B of the *Corporations Act 2001* (Cth) (“**Corporations Act**”). It provides consumers and distributors with an understanding of the class of consumers (as that term is defined in section 5 of the *National Consumer Credit Protection Act 2009* (Cth) (“**NCCP Act**”)) this product has been designed for, having regard to the likely objectives, financial situation and needs of those in the target market.

Consumers should refer to the terms and conditions of the product and any relevant supplementary documents which outline the relevant terms and conditions under the product when making a decision about the Product.

This document is not a full summary of the Product’s terms and conditions and is not intended to provide financial advice, legal advice or professional advice of any kind. Consumers should seek independent legal, financial and professional advice, before making a decision about the Product.

2. Target market

The Product is designed for consumers seeking an unsecured personal loan to use for acceptable purposes and who want the certainty of a fixed interest rate and a fixed repayment amount.

Acceptable purposes include travel, education expenses, medical, dental, veterinary, weddings, vehicle repairs, solar panel expenses and debt consolidation (“**acceptable purpose**”).

3. Product description and key attributes

Product Description and Key Attributes

The key attributes of the Product include:

- term 36 months
- fixed rate of interest for the life of the loan
- option to pay weekly, fortnightly or monthly
- regulated under the NCCP Act
- fees and charges including:
 - application fees

	<ul style="list-style-type: none"> ○ monthly service fees ○ risk fees ○ fixed interest rates <ul style="list-style-type: none"> • no early repayment penalty <p>The Product has classifications Gold and Platinum risk classes, both of which are covered by this TMD.</p>
Likely needs and objectives	<p>The Product is designed for consumers who:</p> <ul style="list-style-type: none"> • need to borrow between \$5,000 - \$15,000 • want access to money to use for an acceptable purpose • want a fixed rate of interest for the life of the loan • want the choice to make repayments at weekly, fortnightly or monthly intervals • can choose to make extra repayments without penalty
Likely financial situation	<p>This product is designed for consumers who:</p> <ul style="list-style-type: none"> • receive regular and ongoing income • can afford to service a loan of at least \$5,000 • want to make regular repayments over a defined period • may have past credit defaults • meet additional lending and eligibility criteria
Excluded class of consumers	<p>Finance One has deemed that the Product is not designed/suitable for consumers who:</p> <ul style="list-style-type: none"> • are under the age of 18 • are seeking a variable interest rate • wish to use the finance for other than an acceptable purpose • have had unpaid defaults within the last twelve (12) months • have poor bank account conduct • have regular financial and direct debit dishonours • display multiple short-term cash lender activity • are currently Bankrupt; or • are currently not in personal control of their finances or are under third-party budgeting arrangements

Explanation of why the product is consistent with the objectives, financial situation and needs of consumers in the target market:

The Product is designed to suit a wide group of consumers who require access to funds to use for an acceptable purpose. The loan is designed to compliment the purposes being financed and the circumstances of the consumers – including the ability for consumers to pay out the loan early without penalty.

Consumers in the target market are unlikely to have sufficient savings to fund their acceptable purpose outright, yet have sufficient regular income to service a loan.

4. Distribution channels and conditions

This Product is designed to be distributed through the following channels:

- Finance One website;
- directly via appropriately authorized Finance One employees within the direct business team;

All distribution channels must be familiar with the Finance One products and the relevant TMD.

Finance One has distribution conditions in place designed to help ensure the Product is only distributed to consumers who fall within the target market. These distribution conditions include measures such as ensuring that consumers have the appropriate borrowing capacity and meet the lending and eligibility criteria and requirements for the Product. This also includes reviewing website content to ensure appropriate messaging to consumers who fall within the target market.

Finance One ensures that any information in relation to the Product is disseminated in a timely and readily accessible manner to all distributors and authorised internal sales consultants.

Why the distribution conditions and restrictions will make it more likely that the consumers who acquire the product are in the target market:

The distribution conditions ensure alignment to the target market by ensuring that:

- All distributors are made aware of the target market and criteria for loan eligibility;
- Finance One has taken reasonable steps to ensure distribution is aligned with the target market; and
- Monitoring and reporting can happen efficiently.

5. Reviewing this TMD

Finance One will review this target market determination if any of the following triggers occur, where they reasonably suggest that this TMD is no longer appropriate:

- Material changes in the regulation of Credit Contracts under the NCCP Act and associated regulations;
- A significant increase in default rates;
- A significant increase in the number of hardship notices within close proximity to loan origination;
- A significant dealing in the Product outside of the target market occurs;
- A significant number of complaints are received from customers with active loans in relation to the Product;
- A material change to the Product and/or the terms and conditions of the Product;
- ASIC uses their product intervention power in Part 7.9A of the Corporations Act to intervene in relation to the Product; and/or
- Adverse external events occurring such as adverse media coverage or regulatory attention.

6. Information reporting requirements

The following information must be provided to Finance One by all distributors who engage in retail product distribution conduct in relation to the Product:

Information	Description	Reporting period
Complaints	Number of complaints related to the risks, key terms, conditions or key attributes of this product, a brief description of the complaint and resolution of the complaint.	Every six (6) months
Significant dealing(s)	Date or date range of the significant dealing, description of the significant dealing, why the dealing is significant and not consistent with this TMD, and how the distributor identified the significant dealing.	As soon as practicable and in any case within ten (10) business days after becoming aware
Distribution conditions found to be inadequate	Internal review of process finds distribution conditions are inadequate.	As soon as practicable and in any case within ten (10) business days after becoming aware