

Target Market Determination

Finance One Home Loan

Issuer:	Finance One Home Loans Pty Ltd ABN 36 687 479 894 (trading as Finance One) (“ Finance One ”) Australian Credit Licence 573761
Product:	Home Loan (“ Product ”)
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Review period:	At least every 12 months from the last 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 Finance One Home Loan is designed for customers who require a loan to purchase or refinance a residential property intended to be their principal place of residence or a residential property for investment purposes.

Customers must meet the following minimum eligibility requirements:

- be an individual (18+ years old);
- be an Australian resident;
- meet credit criteria which includes demonstrating sufficient consistent income to support the repayment obligations; and
- providing security over real estate that is acceptable under our credit policy requirements.

Customers may also have a secondary objective to obtain funding for equity release or debt consolidation.

3. Product description and key attributes

Product Description and Key Attributes	<p>The Finance One Home Loan is a home loan that offers some degree of customisation to suit customer needs based on the predominant purpose of the loan, repayment types and interest rate types. The key product attributes include:</p>
Loan term:	<p>5 years to 30 years</p>
Loan to value ratio (LVR):	<p>up to 90% LVR (LVR is limited to 80% for borrowers within higher risk profiles)</p>
Repayment types:	<p>Principal and Interest or Interest Only. Option to pay weekly, fortnightly or monthly</p>
Interest rate types:	<p>Variable</p>
Fees and Charges:	<p>Fees and charges including:</p> <ul style="list-style-type: none"> • application fees • account keeping fees • risk fees • loan discharge fees • fixed and variable interest rates <p>Other fees and charges may apply, as set out in the loan agreement.</p>
Pricing for risk:	<p>The interest rate offered and fees and charges will depend on our assessment of a number of factors at the time of application including the consumer's credit history, income and financial position, the LVR, the loan term and the nature of the security property. An internal risk fee may apply for higher LVR facilities.</p>
Property Use:	<p>Private residential dwelling for owner occupied purposes or a residential dwelling to be rented out for income generation.</p>
Property Location:	<p>A property that meets our credit policy criteria, is located in an acceptable postcode, and is within our desirable land size restrictions.</p>
Likely needs and objectives	<p>The Finance One Home Loan is designed for consumers who:</p> <ul style="list-style-type: none"> • may have difficulty securing a home loan because of an issue with their eligibility criteria or past credit conduct. • need to borrow between \$150,000 - \$2,500,000. • want finance to purchase a residential property.

	<ul style="list-style-type: none"> • want a variable rate of interest for the life of the loan. • want the choice to either make principal and interest repayments from the commencement or choose to make interest only repayments for a maximum of the first 5 years of the loan. • want the choice to make repayments at weekly, fortnightly or monthly intervals. • may wish to redraw from the loan if they have made additional payments and meet redraw criteria. • want the ability to consolidate debt.
Likely financial situation	<p>The Finance One Home Loan has been designed for customers who meet our credit policy criteria, and who:</p> <ul style="list-style-type: none"> • have a deposit of at least 10% of the purchase price or equity of 10% if refinancing; • have reliable banking conduct; • who understand and can manage repayments which can change at any time; and • have the ability to meet the agreed repayments under the loan contract (including interest and charges) and without hardship.
Excluded class of consumers	<p>This product is not designed for consumers who:</p> <ul style="list-style-type: none"> • are seeking short-term bridging finance, or loans outside the specific amounts of \$150,000 - \$2,500,000, or fixed rate certainty; • wish to use the finance to purchase non-residential property, property outside of Australia, or land with no intention to construct a residential building on it. • Are seeking to borrow monies predominantly for business or commercial purposes. <p>Finance One Home Loans may not be suitable for all eligible customers, due to our credit risk appetite or because of their financial position or the nature of their income sources.</p>

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

This product is likely to be consistent with the objectives, financial situation and needs of the class of consumers in our target market. This is based on an assessment of the key terms, features and attributes of the products and our determination that these are aligned with the attributes of the identified class of consumers.

4. Distribution channels and conditions

Finance One will regularly monitor conduct and compliance over how this product is promoted and distributed. This product is designed to be distributed through the following channels:

- Finance One website;
- Finance One direct business team; and
- Mortgage brokers who hold an Australian credit licence, are representatives of an ACL holder or those who operate under an exemption to the licensing requirements under *National Consumer Credit Protection Act 2009*.

All distribution channels must be accredited with Finance One and must be familiar with the product and the relevant target market determination.

Distribution conditions include ensuring that consumers have the appropriate borrowing capacity and meet the lending and eligibility criteria and requirements for the product. The product should only be distributed if the product is likely to meet the objectives, financial situation and needs of the consumer.

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

The review triggers (which reasonably suggest the TMD is no longer appropriate) that may result in an earlier review of the TMD include (but is not limited to):

- material changes to the design or distribution of the products including related documentation;
- material changes in law or taxation policy that may affect the operation of the products;
- where we receive more than five complaints in a month relating to the product attributes, product suitability and sales conduct.
- material changes to Finance One's credit policy;
- Material adverse payment performance of customers in the home loan portfolio, or a part thereof;
- material changes to the product and/or the terms and conditions of the product;
- adverse external events occurring such as adverse media coverage or regulatory attention;
- distribution conditions found to be inadequate;
- changes in responsible lending legislation and guidelines;
- ASIC uses their product intervention power in Part 7.9A of the Corporations Act to intervene in relation to the Product; and/or
- occurrence of a significant dealing.

6. Information reporting requirements

The following table sets out the kinds of information which must be provided to Finance One by its distributors who engage in retail product distribution conduct in relation to this product:

Information	Description
Complaints	Distributors will report all complaints in relation to the products covered by this TMD, including number of complaints related to the risks, key terms, conditions or key attributes of this product and a brief description of the complaint, on a monthly basis.
Significant dealing(s)	Distributors will report, if they become aware of a significant dealing in relation to this TMD that is inconsistent with this TMD as soon as practicable and in any case within ten business days of the date of the distributor becoming aware of the significant dealing.