

Target Market Determination (TMD) – Finance One Home Loan

This Target Market Determination (“**TMD**”) provides consumers, distributors and staff with an understanding of the class of consumers 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 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.

Product	Finance One Home Loan
Issuer	Fin One Pty Ltd ABN 80 139 719 903 (trading as Finance One) (“ Finance One ”) Australian Credit Licence 387528
Effective Date	27 August 2025
Target Market	<p>The Finance One Home Loan is designed for customers who require a loan to purchase, build or refinance a residential property intended to be their principal place of residence or a residential property for investment purposes.</p> <p>Customers must meet the following minimum eligibility requirements:</p> <ul style="list-style-type: none"> • 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. <p>Customers may also have a secondary objective to obtain funding for equity release or debt consolidation.</p>
Product Description and Key Attributes	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:

Consumer needs and objectives

Loan term:	5 years to 30 years
Loan to value ratio (LVR):	up to 90% LVR (LVR is limited to 80% for borrowers within higher risk bands)
Repayment types:	Principal and Interest or Interest Only
Interest rate types:	Variable
Pricing for risk:	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. A risk loading may apply.
Property Use:	Private residential dwelling for domestic purposes and owner occupied or private residential dwelling to be rented out for income generation.
Property Location:	A property that meets our credit policy criteria, is located in an acceptable postcode, and is within our desirable land size restrictions.

The below information sets out the product attributes which may help guide customers and distributors to determine whether the customer is within the target market for the product:

Finance One Home Loan

The Finance One Home Loan is designed for consumers who:

- 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.
- 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.

Financial Situation

The Finance One Home Loan has been designed for customers who meet our credit policy criteria, and who:

- 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 Classes of Consumers

This product is not designed for consumers who:

- are seeking short-term bridging finance, 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.

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.

Consistency Between Target Market and Product

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.

Distribution Channels, Conditions and Restrictions

Distribution channels

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.

Review Periods

Distribution conditions and restrictions

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.

We will review this TMD in accordance with the below:

Initial review	27 August 2026
Periodic Reviews	At least every 12 months from the last review.
Review triggers	<p>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):</p> <ul style="list-style-type: none"> • 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 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;

Distributor Reporting Requirements

- any direction from ASIC which requires us to cease distribution of the product; or
- occurrence of a significant dealing.

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:

Type of 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.