

Target Market Determination

Interest Free Payment Plan

Issuer:	OurMoneyMarket Lending Pty Ltd ABN 64 605 231 669 trading as 'Handy Finance Lending' and 'Handypay' ("we" "us" and "our")
Effective Date:	5 August 2025
Australian Credit Licence:	488228
Status:	Current
Next Review Date:	04 March 2027
Enquiries & Information:	info@handyfinance.com.au

This Target Market Determination (**TMD**) has been prepared in accordance with our Design and Distribution obligations under section 994B of the *Corporations Act 2001(Cth)* which requires issuers of financial products 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 customers within the target market.

Our TMD is not intended and does not provide financial advice and should be treated as providing general information only. Consumers should obtain independent advice prior to acquiring the product to ensure that it is appropriate for their particular objectives, financial situation and needs. Please refer to the product Terms and Conditions and our Credit Guide for more information.

1. Target Market

This product is designed for a class of consumers whose likely needs, objectives and financial situation are aligned with the product and the product's key attributes (as set out below).

1.1. Consumer needs and objectives

This product is designed to fulfil the needs, objectives and financial situation of customers purchasing a range of products and services by spreading the cost over the term of the payment plan and making repayments without incurring interest costs.

The product also caters for customers who may, at a future time, have access to additional funds to make additional repayments or repay the outstanding debt without incurring fees for early repayment, or who may wish to make a larger lump sum repayment at the end of the loan term.

1.2. Consumer financial situation

Customers who are eligible for this product will have the following minimum characteristics as well as satisfy our eligibility criteria:

Income level	\$25,000 (after-tax) or greater
Savings required	N/A
Residency status	Australian Citizen or Permanent Resident
Employment status	Employed or Self-employed
Age group	18-72
Loan term	1-7 years
Loan amount	\$2,001.00 - \$75,000.00

1.3. Product attributes, including key features

Our product has the following features.

Interest rate type	No interest applies
Repayment type	Principal
Repayment frequency	Weekly, fortnightly or monthly
Collateral	Unsecured or secured, subject to credit assessment
Number of applicants	Single or joint applications are acceptable
Establishment fee	An establishment fee is always payable. This fee is based on the customer's credit scorecard as determined by us (Establishment Fees are added to the loan amount)
Ongoing monthly fee	N/A

1.4. Why this product is likely to be consistent with the likely objectives, financial situation and needs of consumers in the target market

The product is likely to be consistent with the likely objectives, financial situation and needs of consumers in the target market because the product's key attributes enable consumers in the target market to finance the purchase of a range of products and services by spreading the cost over the term of the payment plan and make repayments without incurring interest costs.

Customers can make additional repayments at any time, at no extra cost, and can repay the full amount at any time, at no extra cost.

We have also considered the characteristics of those eligible to be between the age of 18-72 years old and be employed or self-employed. In all circumstances, applications can only be

approved by us, and customers must have a minimum credit score that is aligned with our credit policy and have the ability to make regular repayments and repay the debt when due.

1.5. Consumers outside target market

This product may not be suitable for consumers who:

- do not meet the eligibility requirements noted above; or
- do not satisfy our credit policy.

2. Distribution of this product

The product must not be distributed to consumers who are not in the target market.

2.1. Third party marketing channel - Digital marketing and affiliate partners

Authorised digital marketing and affiliate partners may include rate comparison sites who present the product among a number of loan options to prospective consumers or referrers who enable consumers to access information about the product (**Partners**).

Distribution conditions

Partners must:

- only distribute the product after entering into an appropriate agreement with us;
- hold an Australian Credit Licence or be a credit representative authorised to engage in credit activities on behalf of a credit licensee unless an exemption applies covering the provision of credit activities in respect of the product.
- only distribute the product in accordance with this TMD and any guidelines provided by us and must at all times act in accordance with their obligations under their agreement with us and relevant credit laws; and
- accurately represent the key attributes of the product and, where multiple products are presented, must only present it among other "like" products.

These distribution conditions and distribution channel are appropriate as Partners:

- are appropriately authorised to engage in relevant credit activities or comply with relevant exemptions covering the provision of credit activities engaged in by Partners in relation to the product;
- must comply with the terms agreed between us and Partners, as well as any guidelines we issue from time to time.

To ensure that this distribution channel remains appropriate, we may undertake:

- onboarding protocols for new Partners (including providing guidance and instructions on their reporting obligations under this TMD) and ongoing training (as required);

- periodic reviews of Partners' webpages and customer origination journeys to ensure ongoing fitness for purpose and compliance with our agreement and relevant credit laws and regulatory guidance; and
- periodic reviews of distribution practices to identify trends, themes, and emerging risks or issues.

3. Review of this TMD

We can review or amend this TMD at any time we consider necessary, and will always review this TMD when any of the following events occur:

3.1. Periodic Reviews

We will review this TMD annually by the anniversary of the effective date of this TMD.

3.2. Review Triggers

The following review triggers would reasonably suggest that the TMD may no longer be appropriate:

(a) Complaints:

A significant change in the number of complaints relating to the key product attributes, product suitability, and/or sales of the product (taking into account the total number of customers using the product).

(b) Emerging trends:

We continuously monitors trends in customer outcomes to ensure that the product is consistent with the likely objectives, financial situation and needs of consumers within the target market. Trends that will trigger a review of the TMD include:

- 10% or more of gross loan receivables are in arrears of 30 days or more for this product.

(c) Significant dealing:

A significant dealing of the product to customers outside the target market occurs.

(d) Product changes:

If we make material changes to the product or the terms and conditions of the product.

(e) Distribution changes:

If we make material changes to the distribution channels or conditions.

(f) Changes in law:

Relevant changes in the law, a decision of a court, Australian Financial Complaints Authority (AFCA) or a regulatory body (including through regulatory guidance), that materially affects the product.

(g) Regulatory notification:

If we receive notification(s) from ASIC in writing requiring immediate cessation of distribution of the product, or cessation of particular conduct in relation to the product.

4. Monitoring and reporting of this TMD

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.	As soon as practicable and within 10 business days of receipt of complaint.
General information about complaints	Number of complaints and general feedback relating to the product and its performance	Quarterly
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