Target Market Determination – Unsecured Personal Loans

Product	Unsecured Personal Loan
Issuer	Transport Mutual Credit Union ABN/ACN 78 087 650 600 AFSL/Australian Credit Licence 240718
Date of TMD	05 October 2026
Target Market	**Description of target market** Retail clients who: • are seeking a loan for any worthwhile purpose including to make a purchase or to consolidate an existing debt • are aged 18 years or more and meet the credit assessment criteria for the product **Unsecured variable** • are unable or unwilling to offer security for the loan even though that means a higher interest rate will apply **Description of product, including key attributes** **Unsecured variable** This is an unsecured variable rate personal loan. The key attributes are: • loan amounts between $1,000 and $30,000 • loan terms of up to 7 years • variable interest rate • repayment frequency can be weekly/fortnightly/monthly • the ability to make additional repayments • a redraw facility • no need to provide security for the loan • fees and charges as listed at https://www.transportmutual.com.au/support/rates-fees/fees-and-charges/ **Classes of consumers for whom the product is clearly unsuitable** This product is not suitable for retail clients who: • Are able and willing to offer security for the loan so as to secure a lower interest rate • Need the certainty of a fixed interest rate and fixed repayments for the term of the loan.
Distribution Conditions	**Distribution conditions** This product is distributed by the issuer through the following channels: • Head office • Online • Brokers

<table>
<tr><td></td><td>Distribution conditions for this product include:
ensuring that retail clients meet the eligibility requirements for the product
ensuring that distribution through head office and brokers is by appropriately trained staff
There are no other distributors for this product.</td></tr>
<tr><td>Review Triggers</td><td>The review triggers that would reasonably suggest that the TMD is no longer appropriate are:
a significant dealing of the product to retail clients outside the target market occurs
A significant number of complaints is received from customers in relation to their purchase or use of the product that reasonably suggests that the TMD is no longer appropriate
A material change to the product or the terms and conditions of the product occurs which would cause the TMD to no longer be appropriate
The Product Governance Framework includes regular consideration of whether there has been a review trigger following each distribution information report. That consideration is by reference to paragraphs 154 to 156 of RG 274.</td></tr>
<tr><td>Review Periods</td><td>First review date: 05 October 2028</td></tr>
<tr><td>Distribution Information Reporting Requirements</td><td>The following information must be provided to Transport Mutual Credit Union by distributors who engage in retail product distribution conduct in relation to this product:

<table>
<tr><th>Type of information</th><th>Description</th><th>Reporting period</th></tr>
<tr><td>Significant dealing(s)</td><td>Date or date range of the significant dealing(s) and description of the significant dealing (eg, why it is not consistent with the TMD)</td><td>As soon as practicable, and in any case within 10 business days after becoming aware</td></tr>
<tr><td>Complaints</td><td>Number of complaints</td><td>Every [3] months</td></tr>
<tr><td>Sales outside the target market</td><td>Number of sales
$ value of sales</td><td>Every [3] months</td></tr>
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$ value of sales</td><td>Every [3] months</td></tr>
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