

# Target Market Determination (TMD)

## MoneyPlace Secured Personal Loan

📅 Start date: 5 October 2021

Issued by Secure Funding Pty Ltd ABN 25 081 982 872, Australian Credit Licence 388133.

### Target market

#### Objectives and needs

This product is suitable for sole customers wanting a fixed interest loan of \$5,000 or more over a term of 3, 5 or 7 years without purpose restrictions and who can provide security over a motor vehicle that conforms with our security criteria, which enables access to a lower interest rate.

Typical loan purposes include, but are not limited to:

- Purchasing a vehicle
- Debt consolidation
- Personal needs
- Making home improvements
- Paying for a wedding or holiday
- Covering medical expenses

#### Customers

Any individual who is an Australian citizen or permanent resident living in Australia who meets our credit assessment and other eligibility criteria.

### Distribution Conditions

This product may only be distributed via:

- MoneyPlace website (direct sales)
- Accredited brokers.

### Review triggers

We will review this TMD if any of the following circumstances arise, where they reasonably indicate that the TMD is not appropriate:

- A material change to the product, the terms or its distribution
- A change in law, regulation, code or regulatory guidance that materially affects the product
- A significant increase in the frequency or gravity of complaints or incidents involving the product
- A significant number of customers outside the target market acquire the product
- Any other fact or matter arises that reasonably indicates that the TMD may no longer be appropriate.

### Review period

At least every 24 months from the start date.

### Distribution Information Reporting Requirements

Each accredited broker must provide the following information in relation to the product that they have distributed:

Information	Reporting period
Complaints received about the product, the number of complaints, the identities of the customers and a summary of each complaint.	Six months, on a calendar month basis, within 10 business days of the end of each period.
A significant dealing of the product outside the target market.	Within 10 business days of becoming aware of the significant dealing.

A dealing is significant if it involves more than 5% of applications for the accredited broker in a 6 month period.

Accredited brokers may engage their aggregators (if any) to provide information to us on their behalf.

We do not require a complaint report where no complaints about the product have been received during the Reporting Period.

This document has been prepared by Secure Funding Pty Ltd ABN 25 081 982 872 Australian Credit Licence 388133 and Money Place Assets Pty Ltd ABN 64 601 045 578.

This target market determination is made under section 994B of the Corporations Act 2001 (Cth). Its purpose is to describe the class of customers our products have been designed for, how we permit our products to be distributed and how we ensure that our target markets remain relevant to our products. This document is not a recommendation, does not offer any advice and does not form part of our terms and conditions.

Please review the terms and conditions before taking up any product offered by MoneyPlace.