

TARGET MARKET DETERMINATION (TMD)

MA Money Expats

Product	EXPATS HOME LOAN
Issuer	MA Money Financial Services Pty Ltd. ABN 64 639 174 315 Australian Credit Licence 522267
Date of TMD	17 November 2025
Acceptable borrowers	<p>Expat borrowers: defined as borrowers that are Australian citizens or Australian Permanent Visa holders living and working overseas, or Australian citizens or Australian Permanent Resident Visa holders living in Australia and earning income in overseas currency.</p> <p>Acceptable Countries include: Canada, China, Finland, France, Germany, Hong Kong, Italy, Japan, New Zealand, Norway, Qatar, Saudi Arabia, Singapore, Spain, Sweden, UK, United Arab Emirates, USA.</p> <p>Acceptable borrowing structures:</p> <ul style="list-style-type: none"> • Individual borrower including individual as trustee for a trust. • Acceptable Trusts are discretionary trust; Unit Trust; Family Trust. • Company borrower including company as Trustee for a Trust. Company to have no more than five (5) directors. Company must be domiciled in Australia.
Target Market	<p>Description of target market, including likely objectives, financial situation, and needs of borrowers within the target market:</p> <p>The features of this product have been assessed as meeting the likely objectives, financial situation and needs of:</p> <ul style="list-style-type: none"> • consumers who are looking for funding to purchase an owner occupied or residential investment property (including vacant land) and/or refinance existing debt and/or debt consolidation and/or equity release ("cash out") secured by residential property; • consumers who are PAYG employed or self-employed (ABN registration of more than 12 months & GST registration of more than 6 months), and have no or moderate credit impairment history. Self-employed with comprehensive levels of information regarding their income, such as tax returns and notices of assessment • consumers who want the flexibility to make additional repayments at no additional cost; and want the option of either principal and interest or interest only repayments; and / or • whilst variable interest rates may fluctuate, the product meets the likely objectives, financial situation and needs of consumers in the target market because it allows them to make additional repayments to reduce interest payable whilst retaining the ability to draw on those funds when required.

	<p>Classes of consumers for whom the product may be unsuitable</p> <p>This product may not be suitable for consumers who:</p> <ul style="list-style-type: none"> do not meet the eligibility requirements; are unable to provide comprehensive income documentation, such as when it is limited to an accountant's letter (alternative documentation). are seeking the certainty of fixed rate repayments over the term of the loan; require a loan for construction purposes; or require a loan to finance the acquisition of a security property that is non-residential.
<p>Description of product, including key attributes:</p>	<p>This product has the following key features</p> <ul style="list-style-type: none"> Variable interest rate; Minimum loan amount: \$100,000; Maximum loan amount: \$5,000,000; Maximum Loan term: 30 Years; Type of repayment available: principal and interest / interest only for up to 5 years for owner occupied; up to 10 years for investors, then reverting to principal and interest; Repayment frequency: monthly in arrears; Maximum LVR: 80%; Types of fees payable: establishment fee, valuation fee, risk fee, legal fees, monthly loan administration fee; offset account fee. Redraw where additional repayments above the required minimum repayments are available for the consumer to withdraw and use; and Option for sub-offset account in which available balances offset interest on the linked loan account.
<p>Distribution</p>	<p>Distribution channels</p> <p>The product may be distributed to borrowers in the target market by:</p> <ul style="list-style-type: none"> Mortgage Brokers subject to Best Interests Duty (BID) and related obligations, who are accredited to MA Money (either direct or via an approved aggregator), Accredited Mortgage Managers; or Direct to consumer - MA Money and related bodies corporate may distribute this product to consumers via an appropriately trained staff member. <p><i>Distribution conditions</i></p> <p>The following conditions apply to the distribution of this product:</p> <ul style="list-style-type: none"> brokers must comply with their legal obligations, which includes the best interests duty; and brokers, mortgage managers and aggregators must meet our accreditation or onboarding requirements which can be accessed by contacting MA Money on 1300 762 151. <p>The distribution channels and conditions are appropriate because:</p> <ul style="list-style-type: none"> our distributors have been adequately trained to understand their DDO obligations; all applications submitted by mortgage brokers and mortgage managers must comply with our policies and procedures, including meeting the eligibility requirements for the loan; mortgage brokers, mortgage managers and aggregators must be appropriately authorised; and mortgage brokers are subject to a higher duty under BID to ensure that the product is in the best interests of the particular consumer.

Review Triggers	<p>The review triggers that would reasonably suggest that the TMD is no longer appropriate include:</p> <ul style="list-style-type: none">• A significant dealing of the product to consumers outside the target market occurs;• A significant number of complaints (>15 complaints in a calendar month) are received from consumers in relation to their purchase or use of the product;• There is 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;• There are material changes to regulatory environment, including but not limited to the use of Product Intervention Powers, regulator orders or directions that affects the product;• There are high default rates (90+ days in arrears), being the higher of either >5% or 10 loans for the product; and• There are high rates of hardship, the higher of 5% or 10 loans for the product.		
Review Periods	<p>Review date: 17 November 2025</p> <p>Periodic reviews: The first review, and each ongoing review, will be completed within each consecutive 12-month period from the Review date.</p> <p>Trigger reviews: review to be completed within 10 business days of the identification of a trigger event.</p>		
Distribution Information Reporting Requirements	The following information must be provided to MA Money Financial Services Pty Ltd. ABN 64 639 174 315 Australian Credit Licence 522267 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.
	Complaints	Number of complaints	Every 6 month period where one or more complaint is received
	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 distributor becomes aware of the significant dealing