Level 27, Brookfield Place
10 Carrington Street
Sydney NSW 2000

TARGET MARKET DETERMINATION (TMD)

SMSF Loan Residential & Commercial

Product	SMSF LOAN Residential & Commercial
Issuer	MA Money Financial Services Pty Ltd. ABN 64 639 174 315 Australian Credit Licence 522267
Date of TMD	26 August 2026
Eligible borrowers	Complying Self-Managed Superannuation Funds (SMSFs), regulated under the Superannuation Industry (Supervision) Act (SIS Act) with a corporate trustee or individual trustees.
Target Market	**Description of target market, including likely objectives, financial situation, and needs of borrowers within the target market** The features of this product have been assessed as meeting the likely objectives, financial situation and needs of SMSFs who: • require finance to: - purchase commercial property; or - purchase residential property where the contract is entered into before 10 August 2026; or - refinance an existing SIS Act compliant loan secured by a mortgage over a residential or commercial property; and • meet the eligibility criteria • have been established in compliance with the SIS Act; and • require a loan product which is structured to comply with the SIS Act. The product meets the likely objectives, financial situation, and needs of SMSFs (with a corporate trustee or individual trustees) within the target market because: it allows them to finance the purchase of a residential or commercial property or refinance of an existing limited recourse borrowing arrangement in a manner compliant with the SIS Act. The product is generally appropriate for self-managed superannuation funds that will receive and use income from rent, other assets of the SMSF and member contributions to meet the required minimum repayments over the term of the loan. Classes of borrowers for whom the product may be unsuitable This product may not be suitable for borrowers who: • do not meet the eligibility requirements; • require the certainty of fixed interest and fixed repayments over the term of the loan; • require a loan with an offset facility or a redraw facility.

Description of product, including key attributes:	This product has the following key features:
	• Variable interest rate;
	• Minimum amount of credit: $100,000;
	• Maximum amount of credit:
	  - up to $5,000,000 (residential);
	  - up to $8,000,000 (commercial)
	• Loan term: 5-30 Years;
	• Type of repayment available: principal and interest; interest only for up to 5 years then reverting to principal and interest;
	• Repayment frequency: monthly in arrears;
	• Maximum LVR: 80%;
	• Redraw/offset is not available for this product.
	• Fees payable may include:
	  - Application fee;
	  - Annual/monthly fee;
	  - Legal fee;
	  - Facility risk fee (commercial only)
	  - Discharge fee
	  - Early termination fee (commercial only).

Distribution	*Distribution channels* The product may be distributed to borrowers in the target market by: • 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 affiliate corporate entities may distribute this product to consumers via an appropriately trained staff member. *Distribution conditions* The following conditions apply to the distribution of this product: • brokers must comply with their legal obligations, which includes the best interests duty where the SMSF has individual trustees; and • brokers, mortgage managers must meet our accreditation or onboarding requirements which can be accessed by contacting MA Money on 1300 762 151. The distribution channels and conditions are appropriate because: • our distributors have been adequately trained to understand their DDO obligations; • all applications submitted by mortgage brokers must comply with our policies and procedures, including meeting the eligibility requirements for the loan; • mortgage brokers must be appropriately authorised by us; and • where the trustee of the SMSF are individuals, mortgage brokers are subject to a higher duty under BID to ensure that the product is in the best interests of the particular borrower.

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<tr><td>Review Triggers</td><td>The review triggers that would reasonably suggest that the TMD is no longer appropriate include:
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 customers 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;</td></tr>
<tr><td></td><td>There are high rates of default (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.</td></tr>
<tr><td>Review Periods</td><td>Review date: 26 August 2026
Periodic reviews: Every twelve months.
Trigger reviews: review to be completed within 10 business days of the identification of a trigger event.</td></tr>
<tr><td>Distribution Information Reporting Requirements</td><td>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:
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<tr><th>Type of information</th><th>Description</th><th>Reporting period</th></tr>
<tr><td>Specific Complaints</td><td>Details of the complaint, including name and contact details of complainant and substance of the complaint.</td><td>As soon as practicable and within 10 business days of receipt of complaint.</td></tr>
<tr><td>Complaints</td><td>Number of complaints</td><td>Every 6 month period where one or more complaint is received</td></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 distributor becomes aware of the significant dealing</td></tr>
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