

Personal Loan

Target Market Determination

Product Name	Cash Converters Personal Loan
Product Issuer	Cash Converters Personal Finance Pty Ltd ACN 110 275 762
Product Class	Small Amount Credit Contract
Purpose	<p>This document is a prescribed document under the Corporations Act 2001 (Cth) to describe the class of person (the target market) for whom the product was designed. It is not advice.</p> <p>Please contact us directly on 132 274 or pfonline@cashconverters.com if you have any questions related to our Target Market Determination page at www.cashconverters.com.au/loans/tmd</p>

Target Market

The Cash Converters Personal Loan is designed for persons between 18 and 79 years who meet Cash Converters' credit policy, and who need from \$400 to \$2000 for 2-12 months for a small asset purchase or expense to benefit them or their dependents. The Personal Loan is for persons who want the discipline of making regular repayments to repay the total loan balance within a planned term.

Customer needs, objectives and financial situation

The Personal Loan is designed for persons who:

- need to borrow between \$400 - \$2000*;
- need a loan for between 2-12 months;
- need the additional consumer protections of a Small Amount Credit Contract ("SACC") subject to SACC maximum cost and other protections under the National Consumer Credit Protection Act 2009;
- want to arrange the loan online or in person at a Cash Converters store and receive the proceeds in their bank account (rather than over the counter as Cash);
- have an acceptable source of income (at least \$300 per week);
- may or may not have recent credit defaults;
- hold an Australian bank account; and
- are an Australian Citizen or permanent Australian resident.

*All loans are subject to the lender's credit policy and responsible lending suitability assessment.

The Personal Loan is not designed for, nor appropriate for loan objectives relating to gambling, alcohol, illegal purposes, or the repayment of overdue credit. The Personal Loan is not designed for persons who are seeking to commit more than 20% of their gross income to SACC loan repayments, where 50% or more of their income is received as payments under the Social Security Act.

Consumer Target Market

Product Name	Cash Converters Personal Loan
Distribution Considerations	<p>Conditions</p> <ul style="list-style-type: none"> Distributors must be an Australian Credit Licence (“ACL”) holder, an ACL representative or operate under a valid National Consumer Credit Protection Act 2009 exemption or defence. All persons engaging in retail product distribution conduct must have completed all necessary CCLearn training modules. All distributors must apply Cash Converters PFC Policies and record all dealing in the CCPF System <p>How these conditions create alignment to the target market</p> <p>These distribution conditions are essential to ensure that:</p> <ul style="list-style-type: none"> Cash Converters Reasonable Steps controls have been followed; existing controls such as responsible lending are applied; all distributors understand their obligations to ensure that each customer is within the product’s target market before engaging in retail product distribution conduct; and reporting and monitoring data can be collected efficiently.
Review Triggers	<p>The following are review triggers that require the Issuer to review this TMD within 10 business days:</p> <ul style="list-style-type: none"> significant complaints, or significant numbers of complaints, indicating that the product didn’t meet the customer’s objectives, needs or financial situation significant numbers of hardship applications within 6 weeks of the loan being issued significant numbers of EDR negative findings indicating that the product didn’t meet the customer’s objectives, needs or financial situation material changes to the laws applicable to this product, the product features or terms or the distribution method significant dealings outside target market, unless isolated to the conduct of a single distributor
First Review Date	A maximum of 6 months from the Issue Date.
When subsequent reviews must occur	A maximum of 12 months from the previous review date.
Reporting periods for distributors to report complaints	<p>The following information must be reported to Cash Converters Pty Ltd using standard reporting procedures:</p> <p>Product Complaints</p> <ul style="list-style-type: none"> Immediately following a complaint that is not resolved through an initial discussion. <p>Significant Dealings</p> <ul style="list-style-type: none"> Immediately following the identification of a potential significant dealing.

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Information that must be reported	<p>Distributors must report the following to Cash Converters Pty Ltd using standard reporting procedures:</p> <ul style="list-style-type: none">• Complaint information (product complaints and conduct complaints); and• Potential significant dealings. <p>All other indicia required to monitor the review triggers is recorded by Cash Converters (Cash Advance) Pty Ltd on-behalf of the Cash Converters Group** and its distribution network and will be monitored on an on-going basis.</p> <p>**the Cash Converters Group includes Cash Converters Pty Ltd and its related bodies corporate (as defined in the Corporations Act 2001) and the franchisees operating within the Cash Converters Franchise Network.</p>

Issue Date: 5 October 2021

First Review Date: 5 April 2022

Last Reviewed Date: 24 September 2021