

Target Market Determination – Personal Loans

TDML44&L47 V.5

Product	L44 & L47 Unsecured Personal Loan
Issuer	Orange Credit Union T/A Bank Orange ABN 34 087 650 477 AFSL & Australian Credit License 240768
Date of TMD	1 August 2025
Target Market	<p>Description of target market</p> <p>Retail Clients who:</p> <ul style="list-style-type: none"> 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 are unable or unwilling to offer security for the loan even though that means a higher interest rate will apply need the flexibility to make additional repayments and redraw advanced repayments if required <p>Description of product, including key attributes</p> <p>This is an Unsecured variable personal loan.</p> <p>The key attributes are:</p> <ul style="list-style-type: none"> Minimum loan amount \$5,000 Maximum \$50,000 subject to management approval Loan term up to 7 years Repayment frequency monthly (weekly/fortnightly payments are allowed) The ability to make additional repayments Redraw available of repayments in advance No security required Application fee No ongoing fees Included in Fee Rebate Refer to Fee Schedule for fee amounts
Distribution Conditions	<p>Distribution conditions</p> <p>This product is distributed by the issuer through the following channels:</p> <ul style="list-style-type: none"> Branches Online Call centre <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> Ensuring that retail clients meet the eligibility requires for the product Ensuring that distribution through branches and call centre is by appropriately authorised and trained staff <p>There are no other distributors for this product.</p>

Review Triggers	<p>The review triggers that would reasonably suggest that the TMD is no longer appropriate are:</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 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; <p>The <i>Product Governance Framework</i> 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 RG274.</p>															
Review Periods	<p>First review date: 1 September 2022</p> <p>Next review date: 1 September 2026</p> <p>Periodic reviews: Every 2 years after first review date</p>															
Distribution Information Reporting Requirements	<p>The following information must be provided to Bank Orange by distributors who engage in retail product distribution conduct in relation to this product:</p> <table border="1" data-bbox="320 882 1445 1453"> <thead> <tr> <th data-bbox="320 882 695 936">Type of information</th> <th data-bbox="695 882 1070 936">Description</th> <th data-bbox="1070 882 1445 936">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="320 936 695 1032">Complaints</td> <td data-bbox="695 936 1070 1032">Number of complaints</td> <td data-bbox="1070 936 1445 1032">Every month</td> </tr> <tr> <td data-bbox="320 1032 695 1279">Significant dealing(s)</td> <td data-bbox="695 1032 1070 1279">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 data-bbox="1070 1032 1445 1279">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="320 1279 695 1368">Sales outside the target market</td> <td data-bbox="695 1279 1070 1368">Number and dollar value of sales</td> <td data-bbox="1070 1279 1445 1368">Every 12 months</td> </tr> <tr> <td data-bbox="320 1368 695 1453">Sales inside the target market</td> <td data-bbox="695 1368 1070 1453">Number and dollar value of sales</td> <td data-bbox="1070 1368 1445 1453">Every 12 months</td> </tr> </tbody> </table>	Type of information	Description	Reporting period	Complaints	Number of complaints	Every month	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 becoming aware	Sales outside the target market	Number and dollar value of sales	Every 12 months	Sales inside the target market	Number and dollar value of sales	Every 12 months
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