

## Target Market Determination

<b>Product</b>	New Car Loan
<b>Issuer</b>	The Mac (Macarthur Credit Union Ltd) ABN/ACN 83 087 650 244 AFSL/ACL 239933
<b>Date of TMD</b>	1 March 2026
<b>Target Market</b>	<p><b>Description of target market</b></p> <p>Retail clients who:</p> <ul style="list-style-type: none"> <li>• are seeking a loan for a new car, boat, caravan or motorbike</li> <li>• are aged 18 years or more and meet the credit assessment criteria for the product</li> <li>• are able and willing to offer acceptable security for the loan so as to secure a lower interest rate</li> <li>• need the flexibility to make additional repayments and a contractual right to redraw advance repayments as required</li> </ul> <p><b>Description of product, including key attributes</b></p> <p>This is a secured fixed rate personal loan. The key attributes are:</p> <ul style="list-style-type: none"> <li>• loan amounts of \$1,000 and more</li> <li>• loan terms of up to 7 years</li> <li>• fixed interest rate</li> <li>• repayment frequency can be weekly/fortnightly/monthly</li> <li>• the ability to make additional repayments</li> <li>• a redraw facility</li> <li>• acceptable security for the loan must be provided</li> <li>• Fees and Charges may include an Application Fee &amp; PPSR Registration Fees. Refer to The Mac Fees Charges and Transaction Limits document found at <a href="http://www.themaccu.com.au/about-us/corporate-information/the-fine-print">www.themaccu.com.au/about-us/corporate-information/the-fine-print</a> for all relevant fees and charges.</li> </ul>
<b>Distribution Conditions</b>	<p><b>Distribution conditions</b></p> <p>This product is distributed by the issuer through the following channels:</p> <ul style="list-style-type: none"> <li>• branches</li> <li>• call centres</li> <li>• online</li> </ul> <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> <li>• ensuring that retail clients meet the eligibility requirements for the product</li> <li>• ensuring that distribution through branches, mobile lenders and call centres is by appropriately trained staff</li> <li>• ensuring that information is correct online</li> </ul>

	There are no other distributors for this product.															
<b>Review Triggers</b>	<p>The review triggers that would reasonably suggest that the TMD is no longer appropriate are:</p> <ul style="list-style-type: none"> <li>• a significant dealing of the product to retail clients outside the target market occurs</li> <li>• 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</li> <li>• 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</li> </ul> <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 RG 274.</p>															
<b>Review Periods</b>	<p><b>First review date:</b> 01 March 2027</p> <p><b>Periodic reviews:</b> every 2 years after the initial and each subsequent review</p>															
<b>Distribution Information Reporting Requirements</b>	<p>The following information must be provided to Macarthur Credit Union Ltd by distributors who engage in retail product distribution conduct in relation to this product:</p> <table border="1" data-bbox="443 1238 1428 1930"> <thead> <tr> <th data-bbox="443 1238 805 1294">Type of information</th> <th data-bbox="810 1238 1114 1294">Description</th> <th data-bbox="1118 1238 1428 1294">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="443 1301 805 1619">Significant dealing(s)</td> <td data-bbox="810 1301 1114 1619">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="1118 1301 1428 1619">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="443 1626 805 1722">Complaints</td> <td data-bbox="810 1626 1114 1722">Number of complaints</td> <td data-bbox="1118 1626 1428 1722">Every 3 months</td> </tr> <tr> <td data-bbox="443 1729 805 1825">Sales <b>outside</b> the target market</td> <td data-bbox="810 1729 1114 1825">Number of sales \$ value of sales</td> <td data-bbox="1118 1729 1428 1825">Every 3 months</td> </tr> <tr> <td data-bbox="443 1832 805 1930">Sales <b>inside</b> the target market</td> <td data-bbox="810 1832 1114 1930">Number of sales \$ value of sales</td> <td data-bbox="1118 1832 1428 1930">Every 3 months</td> </tr> </tbody> </table>	Type of information	Description	Reporting period	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	Complaints	Number of complaints	Every 3 months	Sales <b>outside</b> the target market	Number of sales \$ value of sales	Every 3 months	Sales <b>inside</b> the target market	Number of sales \$ value of sales	Every 3 months
Type of information	Description	Reporting period														
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														
Complaints	Number of complaints	Every 3 months														
Sales <b>outside</b> the target market	Number of sales \$ value of sales	Every 3 months														
Sales <b>inside</b> the target market	Number of sales \$ value of sales	Every 3 months														