Target Market Determination

Product	Secured Personal Loan
Issuer	The Mac (Macarthur Credit Union Ltd) ABN/ACN 83 087 650 244 AFSL/ACL 239933
Date of TMD	1 March 2026
Target Market	***Description of target market*** Retail clients who: • 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 able and willing to offer acceptable security for the loan so as to secure a lower interest rate • need the flexibility to make additional repayments and a contractual right to redraw advance repayments as required ***Description of product, including key attributes*** This is a secured fixed rate personal loan. The key attributes are: • loan amounts of $1,000 and more • loan terms of up to 7 years • fixed interest rate • repayment frequency can be weekly/fortnightly/monthly • the ability to make additional repayments • a redraw facility • acceptable security for the loan must be provided • Fees and Charges may include an Application Fee & PPSR Registration Fees. Refer to The Mac Fees Charges and Transaction Limits document found at www.themaccu.com.au/about-us/corporate-information/the-fine-print for all relevant fees and charges.
Distribution Conditions	***Distribution conditions*** This product is distributed by the issuer through the following channels: • branches • call centres • online Distribution conditions for this product include: • ensuring that retail clients meet the eligibility requirements for the product • ensuring that distribution through branches, mobile lenders and call centres is by appropriately trained staff • ensuring that information is correct online

<table>
<tr><td></td><td>There are no other distributors for this product.</td></tr>
<tr><td>Review Triggers</td><td>The review triggers that would reasonably suggest that the TMD is no longer appropriate are:

a significant dealing of the product to retail clients 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

The Product Governance Framework 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.</td></tr>
<tr><td>Review Periods</td><td>First review date: 01 March 2027

Periodic reviews: every 2 years after the initial and each subsequent review</td></tr>
<tr><td>Distribution Information Reporting Requirements</td><td>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:
<table>
<tr><th>Type of information</th><th>Description</th><th>Reporting period</th></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 becoming aware</td></tr>
<tr><td>Complaints</td><td>Number of complaints</td><td>Every 3 months</td></tr>
<tr><td>Sales outside the target market</td><td>Number of sales
$ value of sales</td><td>Every 3 months</td></tr>
<tr><td>Sales inside the target market</td><td>Number of sales
$ value of sales</td><td>Every 3 months</td></tr>
</table></td></tr>
</table>