

Target Market Determination

Product	Unsecured 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	<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 a contractual right to redraw advance repayments as required <p>Description of product, including key attributes</p> <p>This is an unsecured fixed rate personal loan. The key attributes are:</p> <ul style="list-style-type: none"> • 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 • no need to provide security for the loan • Fees and Charges may include an Application Fee. 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	<p>Distribution conditions</p> <p>This product is distributed by the issuer through the following channels:</p> <ul style="list-style-type: none"> • branches • call centres • online <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> • 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

	There are no other distributors for this product.															
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 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 <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>															
Review Periods	<p>First review date: 01 March 2027</p> <p>Periodic reviews: every 2 years after the initial and each subsequent review</p>															
Distribution Information Reporting Requirements	<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 1294 1426 1989"> <thead> <tr> <th data-bbox="443 1294 807 1350">Type of information</th> <th data-bbox="807 1294 1115 1350">Description</th> <th data-bbox="1115 1294 1426 1350">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="443 1350 807 1675">Significant dealing(s)</td> <td data-bbox="807 1350 1115 1675">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="1115 1350 1426 1675">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="443 1675 807 1778">Complaints</td> <td data-bbox="807 1675 1115 1778">Number of complaints</td> <td data-bbox="1115 1675 1426 1778">Every 3 months</td> </tr> <tr> <td data-bbox="443 1778 807 1883">Sales outside the target market</td> <td data-bbox="807 1778 1115 1883">Number of sales \$ value of sales</td> <td data-bbox="1115 1778 1426 1883">Every 3 months</td> </tr> <tr> <td data-bbox="443 1883 807 1989">Sales inside the target market</td> <td data-bbox="807 1883 1115 1989">Number of sales \$ value of sales</td> <td data-bbox="1115 1883 1426 1989">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 outside the target market	Number of sales \$ value of sales	Every 3 months	Sales inside the target market	Number of sales \$ value of sales	Every 3 months
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