SUFFICE FINANCE PTY LTD

ABN 41 654 196 040 | Australian Credit Licence 541418

TARGET MARKET DETERMINATION

Suffice Personal Loan

Issuer	Suffice Finance Pty Ltd (ABN 41 654 196 040; ACN 654 196 040)
Australian Credit Licence	ACL No. 541418
Registered office	17 Elizabeth Street, Gosford NSW 2250
Product	Suffice Personal Loan — unsecured and secured consumer credit (personal loan)
TMD version	1.0
Date this TMD was prepared	29 April 2026
Effective date	29 April 2026
Next scheduled review	29 April 2027

1. About this Target Market Determination

This Target Market Determination (TMD) has been prepared by Suffice Finance Pty Ltd (ABN 41 654 196 040; ACN 654 196 040) (the Issuer, we, us, our), the holder of Australian Credit Licence No. 541418, in respect of the Suffice Personal Loan (the Product).

This TMD is issued in accordance with the design and distribution obligations (DDO) in Part 7.8A of the Corporations Act 2001 (Cth) and the guidance set out in ASIC Regulatory Guide 274 (Product design and distribution obligations).

This TMD describes:

- the class of consumers for whom the Product is likely to be consistent with their likely objectives, financial situation and needs (the target market);
- the conditions on the distribution of the Product;
- the events and circumstances that will trigger a review of this TMD; and
- the information that distributors must report to the Issuer to enable the Issuer to determine whether this TMD remains appropriate.

This TMD is not a Product Disclosure Statement and is not a summary of the Product's features, terms or conditions. Consumers must read the relevant credit contract documents, pre-contractual statement, information statement and credit guide before deciding whether to apply for the Product. This TMD does not take into account any individual consumer's objectives, financial situation or needs and does not constitute personal advice.

2. Product description and key attributes

The Suffice Personal Loan is a regulated consumer credit product offered to natural-person borrowers wholly or predominantly for personal, domestic or household purposes within the meaning of the National

Credit Code. Loans are predominantly unsecured; however, the Issuer may offer secured loans in limited circumstances (for example, where a motor vehicle is taken as security).

Product type	Personal loan (regulated consumer credit under the National Credit Code)
Security	Predominantly unsecured. Secured loans are offered in limited circumstances (e.g. motor vehicle as security).
Loan amount	$500 – $100,000
Loan term	1 year – 7 years
Interest rate	Risk-based pricing within the rate band disclosed in the loan offer (fixed for the term of the loan)
Repayment frequency	Weekly, fortnightly or monthly by direct debit
Establishment fee	$440 (charged once at settlement)
Monthly account keeping fee	$10
Early repayment fee	Nil — borrowers may repay the loan early without penalty
Direct debit dishonour fee	$25 per dishonoured direct debit
Default / enforcement fees	Recovered at cost in accordance with the credit contract and applicable law

The headline rate, comparison rate and full schedule of fees and charges that apply to a particular loan are disclosed in the consumer's pre-contractual statement and credit contract.

3. Class of consumers within the target market

The Product has been designed for consumers who satisfy ALL of the following attributes:

Consumer attribute	Designed for consumers who...
Age	Are aged between 18 and 50 years (inclusive) at the time of application
Residency	Are Australian citizens, permanent residents, or otherwise lawfully resident in Australia, and have been resident in Australia for at least 2 years
Income — minimum	Have a verifiable regular income of at least $600 per week (gross)
Employment status	Are employed on a full-time, part-time or casual basis, or are self-employed and earning income reported under an Australian Business Number (ABN)
Capacity to repay	Can demonstrate the financial capacity to meet the loan repayments without substantial hardship, after a reasonable assessment of their income, expenses and existing commitments

Consumer attribute	Designed for consumers who...
Credit profile	Have a credit profile assessed by the issuer as acceptable under its responsible lending and credit risk policies
Permitted purposes	Use the loan for a permitted personal, domestic or household purpose, namely: • Professional fees (e.g. legal, accounting, migration) • Home improvement or renovation • Vehicle purchase • Education / college fees • Medical and dental expenses

3.1 Consumers for whom the Product is NOT designed

The Product is NOT designed for, and will not knowingly be issued to, consumers who fall within any of the following categories:

- Consumers under 18 years of age, or over 50 years of age at the time of application
- Consumers who do not satisfy the residency requirement (less than 2 years' residency in Australia)
- Consumers whose verifiable gross income is less than $600 per week
- Consumers with no regular employment income or ABN-reported self-employment income
- Consumers who are currently bankrupt, in a Part IX or Part X arrangement under the Bankruptcy Act 1966, or otherwise insolvent
- Consumers who would be unable to comply with their financial obligations under the contract, or could only do so with substantial hardship
- Consumers seeking the loan wholly or predominantly for business or investment purposes (other than residential property investment)
- Consumers seeking funds for any unlawful purpose, gambling, speculative trading (including cryptocurrency speculation), or to repay another high-cost short-term credit contract in a way that would be inconsistent with responsible lending

4. Why the Product is consistent with the likely objectives, financial situation and needs of the target market

The product features (loan amounts of $500 to $100,000, terms of 1 to 7 years, predominantly unsecured personal credit and the fee structure described above) are consistent with the likely objectives, financial situation and needs of the target market. Consumers within the target market typically need access to modest to mid-sized sums of consumer credit for permitted personal purposes, repayable over a manageable term, with predictable scheduled repayments and no penalty for early repayment. The income, employment, residency and age criteria are designed to ensure consumers have the financial capacity and stability to service the loan without substantial hardship.

The combination of eligibility criteria, the maximum loan amount of $100,000, the maximum term of 7 years, fixed scheduled repayments and the absence of an early repayment fee are intended to align the Product with the likely needs of consumers in the target market and to limit the risk of consumers being placed in a position of substantial hardship.

5. Distribution conditions and restrictions

The Product is to be distributed only in accordance with the conditions set out below. These distribution conditions are designed, and will likely result in, the Product being distributed to consumers within the target market.

Distribution element	Condition / restriction
Distribution channel	Direct online channel only — applications are taken through the issuer's website, online application platform, or other digital channels operated by the issuer.
Authorised distributors	Suffice Finance Pty Ltd (the issuer) and its authorised representatives. The product is not distributed through external brokers or aggregators unless an authorisation in writing has been issued and the broker has agreed to distribute the product in accordance with this TMD.
Application screening	All applications are subject to automated and manual screening against the eligibility criteria in section 3 of this TMD, including identity verification, income verification, credit checks and a responsible lending assessment under the National Consumer Credit Protection Act 2009 (Cth).
Marketing	Marketing communications must accurately describe the product, its target market and its key features and risks. The product must not be promoted in a manner that targets consumers outside the target market.
Personal advice	The product is offered without personal advice. No personal recommendations are made about whether the product is suitable for a particular consumer's objectives, financial situation or needs beyond the responsible lending assessment.
Adequacy of distribution conditions	The issuer considers these distribution conditions appropriate because direct online distribution under the issuer's controlled application flow allows the eligibility criteria, screening rules and target market filters in this TMD to be applied consistently and recorded for monitoring purposes.

6. Review triggers

A review of this TMD will be triggered by any of the following events or circumstances (each a Review Trigger):

- A material change to the design or distribution of the product, including changes to fees, interest rates, eligibility criteria, security requirements, or permitted purposes
- A material change to the National Consumer Credit Protection Act 2009 (Cth), the National Credit Code, the Design and Distribution Obligations under Part 7.8A of the Corporations Act 2001 (Cth), ASIC Regulatory Guide 274, or other relevant law that affects this product or its target market
- The receipt of a significant number of complaints from consumers, distributors or AFCA in relation to the design or distribution of the product over a rolling 6-month period (which the issuer assesses against an internal materiality threshold)
- An identified pattern of consumers entering financial hardship arrangements or defaulting on the product at a rate that suggests the product is being acquired by consumers outside the target market

- The use of a Product Intervention Power, regulator action, infringement notice, court order, or formal direction by ASIC or another regulator in relation to the product, the issuer or any distributor
- Material findings from internal or external audits, monitoring or reviews that indicate the TMD is no longer appropriate
- A significant dealing in the product that is inconsistent with this TMD being notified to, or identified by, the issuer
- Any other event or circumstance that reasonably suggests the TMD is no longer appropriate

Where a Review Trigger occurs, the Issuer will, as soon as practicable, cease to issue or distribute the Product (and will require its distributors to cease to do so) until this TMD has been reviewed and, where necessary, replaced. The Issuer may continue to issue the Product where it reasonably determines that doing so during the review is consistent with the target market and the obligations of the Issuer.

7. Review periods

This TMD will be reviewed at the following times:

Initial review	By 29 April 2027 (no later than 12 months after the effective date of this TMD)
Periodic reviews	At least every 12 months from the date of the previous review
Ad-hoc reviews	Within 10 business days of the issuer becoming aware of a review trigger above

8. Distributor reporting obligations

Each distributor of the Product (including the Issuer's authorised representatives) must collect, record and report the following information to the Issuer in the timeframes set out below. Reports must be sent to the Issuer at the contact address shown in section 10.

Information required	Reporting period	Reporting timeframe
Complaints (number and substance) about the product or its distribution received from consumers	Quarterly (calendar quarters)	Within 10 business days of the end of each quarter
Significant dealings in the product that are inconsistent with this TMD	As soon as practicable after the distributor becomes aware	No later than 10 business days after the distributor becomes aware
Other information reasonably required by the issuer to assess whether this TMD remains appropriate (e.g. application volumes, decline rates, hardship cases)	On request and at least annually	Within the timeframe specified in the issuer's request, or otherwise within 10 business days

Where there are no complaints or significant dealings to report for a reporting period, the distributor must still provide a nil return within the relevant reporting timeframe. Distributors must also notify the Issuer as soon as practicable, and in any event within 10 business days, if they become aware of any matter that may indicate that this TMD is no longer appropriate.

9. Definitions

ASIC	Australian Securities and Investments Commission.
AFCA	Australian Financial Complaints Authority, the external dispute resolution scheme of which the issuer is a member.
DDO	Design and Distribution Obligations under Part 7.8A of the Corporations Act 2001 (Cth).
Significant dealing	A dealing in the product by a distributor that is not consistent with this TMD, as described in section 994F(6) of the Corporations Act 2001 (Cth) and ASIC Regulatory Guide 274.
Target market	The class of consumers described in section 3 of this TMD for whom the product, including its key attributes, would likely be consistent with their likely objectives, financial situation and needs.

10. Issuer contact details

Suffice Finance Pty Ltd

ABN 41 654 196 040 | ACN 654 196 040 | Australian Credit Licence 541418

Registered office: 17 Elizabeth Street, Gosford NSW 2250

All distributor reports, queries and notifications in connection with this TMD should be directed to the Issuer's compliance team at the registered office above, or to such other address as the Issuer may notify from time to time.

11. Version history

Version	Date prepared	Effective date	Summary of change
1.0	29 April 2026	29 April 2026	Initial Target Market Determination issued.

Important notice

This TMD is intended to provide consumers, distributors and staff with an understanding of the class of consumers for which the Product has been designed. It is not, and is not to be relied upon as, financial product advice or credit assistance. Information in this TMD is current as at the effective date shown on the cover and may be amended from time to time. The most recent version of this TMD is available from Suffice Finance Pty Ltd on request.