

TARGET MARKET DETERMINATION (TMD)

Residential Bridging Home Loan

Product	RESIDENTIAL BRIDGING HOME LOAN
Issuer	MA Money Financial Services Pty Ltd. ABN 64 639 174 315 Australian Credit Licence 522267
Product description	The MA Money Bridging Home Loan offers a variable interest rate term loan for up to 12 months, designed to help finance the purchase of a new residential property or vacant land before selling an existing one. During the bridging period, interest is capitalised, so no repayments are required until the sale of the existing property. If a residual debt remains after the sale (referred to as an end debt), the credit facility will revert to an MA Money Residential Home Loan under the terms and conditions of MA Money's residential home loan products.
Date of TMD	17 November 2025
Target Market	<p>Description of target market, including likely objectives, financial situation, and needs of borrowers within the target market:</p> <p>The features of this product have been assessed as meeting the likely objectives, financial situation and needs of:</p> <ul style="list-style-type: none"> • Home buyers and investors, looking for a short-term loan to finance the acquisition of a residential property prior to selling an existing residential property, and to mortgage the properties by way of security. • Borrowers who do not want to make repayments until the end of the interest capitalisation period (e.g. bridging period). Interest can accrue for a specified term (up to 12 months). • Following the completion of the bridging loan period or the sale of the existing property (whichever occurs first), borrowers have the option to pay all amounts owing on the bridging loan. If there is a residual debt after the sale of the existing property (referred to as an end debt), the credit facility will revert to the terms and conditions of an MA Money Residential Home Loan. <p>Classes of customers within the Target Market</p> <ul style="list-style-type: none"> • Must be 18 years or over. • Must be an Australian citizen or Australian Permanent Resident Visa holder. • Have no or moderate credit impairment history. • Can meet MA Money's credit criteria <p>Classes of consumers for whom the product may be unsuitable</p> <p>This product may not be suitable for consumers who:</p> <ul style="list-style-type: none"> • Do not meet the eligibility requirements; • Are seeking the certainty of fixed interest rate repayments over the term of the loan; • Require a loan for construction or partly-built purposes; • Require a loan for a security property that is non-residential; or • Have no intention of selling their existing property within the 12 month timeframe from the day the bridging loan is funded;

Description of product, including key attributes:	<p>This product has the following key features</p> <ul style="list-style-type: none"> • Minimum loan amount: \$200,000; • Maximum loan amount: \$5,000,000 (peak debt – including capitalised interest and costs); • Maximum LVR: 80% (on peak debt); • Minimum loan term: 6 months. • Maximum Loan term: 12 months; • Variable interest rate; • Type of repayment: Interest Only, ability to capitalise until the end of the loan term. • End debt: Following completion of the bridging loan period or sale of the existing property (whichever occurs first), all amounts owing on the bridging loan will fall due. In the case where there is a residual debt after the sale of the existing property (an end debt), the credit facility will revert to the terms and conditions of an MA Money Residential Home Loan. • Types of fees payable include: application fee, valuation fee, risk fee, legal fees,; offset account fee, discharge fee. • Redraw where additional repayments above the required minimum repayments are available for the consumer to withdraw and use; and • Option for sub-offset account in which available balances offset interest on the linked loan account.
Distribution	<p>Distribution channels</p> <p>The product may be distributed to borrowers in the target market by:</p> <ul style="list-style-type: none"> • Mortgage Brokers subject to Best Interests Duty (BID) and related obligations, who are accredited to MA Money (either direct or via an approved aggregator), Accredited Mortgage Managers, or • Direct to consumer - MA Money and related bodies corporate may distribute this product to consumers via an appropriately trained staff member. <p>Distribution conditions</p> <p>The following conditions apply to the distribution of this product:</p> <ul style="list-style-type: none"> • brokers must comply with their legal obligations, which includes the best interests duty; and • brokers, mortgage managers and aggregators must meet our accreditation or onboarding requirements which can be accessed by contacting MA Money on 1300 762 151. <p>The distribution channels and conditions are appropriate because:</p> <ul style="list-style-type: none"> • our distributors have been adequately trained to understand their DDO obligations; • all applications submitted by mortgage brokers and mortgage managers must comply with our policies and procedures, including meeting the eligibility requirements for the loan; • mortgage brokers, mortgage managers and aggregators must be appropriately authorised; and • mortgage brokers are subject to a higher duty under BID to ensure that the product is in the best interests of the particular consumer.

Review Triggers	<p>The review triggers that would reasonably suggest that the TMD is no longer appropriate include:</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 (>15 complaints in a calendar month) are received from consumers in relation to their purchase or use of the product; • There is 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; • There are material changes to regulatory environment, including but not limited to the use of Product Intervention Powers, regulator orders or directions that affects the product; • There are high default rates (90+ days in arrears), being the higher of either >5% or 10 loans for the product; and • There are high rates of hardship, the higher of 5% or 10 loans for the product. 												
Review Periods	<p>Review date: 17 November 2025</p> <p>Periodic reviews: The first review, and each ongoing review, will be completed within each consecutive 12 month period from the Review date.</p> <p>Trigger reviews: review to be completed within 10 business days of the identification of a trigger event.</p>												
Distribution Information Reporting Requirements	<p>The following information must be provided to MA Money Financial Services Pty Ltd. ABN 64 639 174 315 Australian Credit Licence 522267 by distributors who engage in retail product distribution conduct in relation to this product:</p> <table border="1" data-bbox="344 1032 1332 1628"> <thead> <tr> <th data-bbox="344 1032 708 1077">Type of information</th> <th data-bbox="711 1032 1023 1077">Description</th> <th data-bbox="1026 1032 1332 1077">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="344 1081 708 1267">Specific Complaints</td> <td data-bbox="711 1081 1023 1267">Details of the complaint, including name and contact details of complainant and substance of the complaint.</td> <td data-bbox="1026 1081 1332 1267">As soon as practicable and within 10 business days of receipt of complaint.</td> </tr> <tr> <td data-bbox="344 1272 708 1373">Complaints</td> <td data-bbox="711 1272 1023 1373">Number of complaints</td> <td data-bbox="1026 1272 1332 1373">Every 6 month period where one or more complaint is received</td> </tr> <tr> <td data-bbox="344 1377 708 1628">Significant dealing(s)</td> <td data-bbox="711 1377 1023 1628">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="1026 1377 1332 1628">As soon as practicable, and in any case within 10 business days after distributor becomes aware of the significant dealing</td> </tr> </tbody> </table>	Type of information	Description	Reporting period	Specific Complaints	Details of the complaint, including name and contact details of complainant and substance of the complaint.	As soon as practicable and within 10 business days of receipt of complaint.	Complaints	Number of complaints	Every 6 month period where one or more complaint is received	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 distributor becomes aware of the significant dealing
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