

Target Market Determination



Product	LoanOne Blue Series Residential Bridging
Issuer	MA Money Financial Services Pty Ltd. ABN 64 639 174 315 Australian Credit Licence 522267
Mortgage Manager	LoanOne Pty Ltd ACN: 54 161 283 147; ACL: 501182
Effective date of TMD	17 November 2025

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.

Description of the target market

Description of target market, including likely objectives, financial situation, and needs of borrowers within the target market:

The features of this product have been assessed as meeting the likely objectives, financial situation and needs of:

- 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.

Classes of customers within the Target Market

- 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

Classes of consumers for whom the product may be unsuitable

This product may not be suitable for consumers who:

- 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;

Product description and key attributes

This product has the following key features:

Minimum loan amount	\$200,000
Maximum loan amount	\$5,000,000 (peak debt – including capitalised interest and costs)
Maximum LVR	80% (on peak debt)

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Minimum loan term	6 months
Maximum Loan term	12 months
Variable interest rate	Yes
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	<ul style="list-style-type: none"> • 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

How this product is to be distributed

Distribution channels

The product may be distributed to borrowers in the target market by:

- 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.

Distribution Conditions

The following conditions apply to the distribution of this product:

- 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.

The distribution channels and conditions are appropriate because:

- 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.

Target Market Determination Reviews

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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>

Reporting Requirements

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:

Type of Information	Description	Reporting Period
Specific Complaints	Details of the complaint, including name and contact details of the 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 months 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