

## Target Market Determination – Business Basics Loan

<b>Product</b>	Business Basics Loan
<b>Issuer / Distributor</b>	Prime Capital Mortgages Pty Ltd ACN 687 580 249 Prime Capital Securities Pty Ltd 623 195 871 Capital Securities Mortgages Pty Ltd ACN 651 179 298
<b>Effective date</b>	1 March 2026
<b>Review period</b>	At least annually from the effective date of this TMD to ensure they are accurate.

### TARGET MARKET CLASS OF CONSUMERS

#### Product description and key attributes

This product is for consumers requiring a commercial loan with a variable interest rate. The key product attributes to acquire this product are:

- Variable interest rate;
- Maximum facility term of up to 3 years;
- Minimum facility term of 1 month;
- Various repayment types available;
- Fees apply.

The key eligibility requirements are a consumer is:

- An Australian registered company;
- Requires the funding for an acceptable business or investment purpose; and
- Meets the credit criteria and credit policy requirements under an applicable offer for this product.

#### Class of consumers

This product is designed for a class of consumers whose likely needs, objectives and financial situation (as set out below) are aligned with the product and the product's key attributes. This product is for those who want to obtain a medium term loan to assist with:

- Business expansion and working capital;
- Purchase;
- Equipment finance;
- Investment;
- Refinancing of other lending.

**Needs, objectives and financial situation**

This product is designed for consumers who want:

- A variable interest rate;
- Interest only repayments over the term of the loan up to 3 years;
- The flexibility to make additional repayments; and
- The flexibility to repay the facility prior to maturity.

This product is not designed for consumers who:

- Are seeking fixed interest rates;
- Are seeking a loan term in excess of 3 years;
- Are seeking an offset account;
- Are looking to construct a property;
- Do not wish to obtain independent legal advice;
- Are seeking a loan regulated under the NCCP; or
- Do not meet the credit assessment criteria.

**Alignment to target market**

This product is likely to be consistent with the likely objectives, financial situation and needs of the class of consumers in the target market. This is based on an assessment of the key terms, features and attributes of the product and a determination that these are consistent with the identified class of consumers.

**DISTRIBUTION CONDITIONS AND RESTRICTIONS**

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**Distribution channels**

This product is designed to be sold via the following means:

- Through accredited brokers or referrers who refer consumers to us;
- Direct contact from consumers

**Distribution conditions and restrictions**

This product should only be distributed under the following circumstances:

- If a consumer meets the eligibility criteria for this product;

Through an accredited broker who:

- Is accredited directly with us or through an aggregator who is acceptable to us;
- continues to hold their accreditation with us;
- has access to resources such as product information.

Through direct contact from consumers who meet the eligibility requirements and has access to the product information.

All distribution channels are subject to appropriate controls and/or monitoring.

**Appropriateness of distribution conditions and restrictions**

We have assessed that the distribution conditions and restrictions will make it likely that consumers who acquire the product are in the target market. We consider that the distribution conditions and restrictions are appropriate and will direct distribution towards the class of consumer for whom the product has been designed.

**TMD REVIEWS**

We will review this TMD in accordance with the below:

<b>Periodic Review</b>	At least every 12 months from the last review.
<b>Review Triggers</b>	<p>The review triggers (which reasonably suggest the TMD is no longer appropriate) that may result in an earlier review of the TMD include material changes to the design or distribution of the product including related documentation, material changes in law or taxation policy that may affect the operation of the product, or:</p> <ul style="list-style-type: none"> <li>• Significant changes in metrics. These include complaints and early cancellation volumes;</li> <li>• Any direction from ASIC which requires us to cease distribution of the product;</li> <li>• Distribution conditions found to be inadequate;</li> <li>• Occurrence of a significant dealing.</li> </ul>

**DISTRIBUTION INFORMATION**

We will collect the following information from our distributors directly or indirectly in relation to this TMD.

<b>Complaints</b>	Distributors will report all complaints in relation to the product covered by this TMD on a quarterly basis (ending in March, June, September and December). This will include written details of the complaints.
<b>Significant dealings</b>	Distributors will report, if they become aware of a significant dealing in relation to this TMD that is inconsistent with this TMD within 10 business days of the date of the distributor becoming aware of the significant dealing.

## Target Market Determination – Business 30 Loan

<b>Product</b>	Business 30 Loan
<b>Issuer / Distributor</b>	Prime Capital Mortgages Pty Ltd ACN 687 580 249 Prime Capital Securities Pty Ltd 623 195 871 Capital Securities Mortgages Pty Ltd ACN 651 179 298
<b>Effective date</b>	1 March 2026
<b>Review period</b>	At least annually from the effective date of this TMD to ensure they are accurate.

### TARGET MARKET CLASS OF CONSUMERS

#### Product description and key attributes

This product is for consumers requiring a commercial loan with a variable interest rate. The key product attributes to acquire this product are:

- Variable interest rate;
- Maximum facility term of up to 30 years;
- Minimum facility term of 1 month;
- Various repayment types available;
- Fees apply.

The key eligibility requirements are a consumer is:

- An Australian registered company;
- Requires the funding for an acceptable business or investment purpose; and
- Meets the credit criteria and credit policy requirements under an applicable offer for this product.

#### Class of consumers

This product is designed for a class of consumers whose likely needs, objectives and financial situation (as set out below) are aligned with the product and the product's key attributes. This product is for those who want to obtain a long term term loan to assist with:

- Business expansion and working capital;
- Purchase;
- Equipment finance;
- Investment;
- Refinancing of other lending.

**Needs, objectives and financial situation**

This product is designed for consumers who want:

- A variable interest rate;
- Principal and interest repayments over a term of up to 30 years;
- Option for interest only repayments for up to 3 years;
- The flexibility to make additional repayments; and
- The flexibility to repay the facility prior to maturity.

This product is not designed for consumers who:

- Are seeking fixed interest rates;
- Are seeking an offset account;
- Are looking to purchase or refinance vacant land or commercial property;
- Are looking to construct a property;
- Do not wish to obtain independent legal advice;
- Are seeking a loan regulated under the NCCP; or
- Do not meet the credit assessment criteria.

**Alignment to target market**

This product is likely to be consistent with the likely objectives, financial situation and needs of the class of consumers in the target market. This is based on an assessment of the key terms, features and attributes of the product and a determination that these are consistent with the identified class of consumers.

**DISTRIBUTION CONDITIONS AND RESTRICTIONS**

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**Distribution channels**

This product is designed to be sold via the following means:

- Through accredited brokers or referrers who refer consumers to us;
- Direct contact from consumers

**Distribution conditions and restrictions**

This product should only be distributed under the following circumstances:

- If a consumer meets the eligibility criteria for this product;

Through an accredited broker who:

- Is accredited directly with us or through an aggregator who is acceptable to us;
- continues to hold their accreditation with us;
- has access to resources such as product information.

Through direct contact from consumers who meet the eligibility requirements and has access to the product information.

All distribution channels are subject to appropriate controls and/or monitoring.

**Appropriateness of distribution conditions and restrictions**

We have assessed that the distribution conditions and restrictions will make it likely that consumers who acquire the product are in the target market. We consider that the distribution conditions and restrictions are appropriate and will direct distribution towards the class of consumer for whom the product has been designed.

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## Target Market Determination – Business Jumbo Loan

<b>Product</b>	Business Jumbo Loan
<b>Issuer / Distributor</b>	Prime Capital Mortgages Pty Ltd ACN 687 580 249 Prime Capital Securities Pty Ltd 623 195 871 Capital Securities Mortgages Pty Ltd ACN 651 179 298
<b>Effective date</b>	1 March 2026
<b>Review period</b>	At least annually from the effective date of this TMD to ensure they are accurate.

### TARGET MARKET CLASS OF CONSUMERS

#### Product description and key attributes

This product is for consumers requiring a commercial loan with a variable interest rate. The key product attributes to acquire this product are:

- Variable interest rate;
- Maximum facility term of up to 3 years;
- Minimum facility term of 6 months;
- Various repayment types available;
- Minimum loan size of \$5 million;
- Fees apply.

The key eligibility requirements are a consumer is:

- An Australian registered company;
- Requires the funding for an acceptable business or investment purpose; and
- Meets the credit criteria and credit policy requirements under an applicable offer for this product.

#### Class of consumers

This product is designed for a class of consumers whose likely needs, objectives and financial situation (as set out below) are aligned with the product and the product's key attributes. This product is for those who want to obtain a large term loan to assist with:

- Business expansion and working capital;
- Purchase;
- Equipment finance;
- Investment;
- Refinancing of other lending.

**Needs, objectives and financial situation**

This product is designed for consumers who want:

- A variable interest rate;
- Interest only repayments over the term of the loan up to 3 years;
- The flexibility to make additional repayments; and
- The flexibility to repay the facility prior to maturity.

This product is not designed for consumers who:

- Are seeking fixed interest rates;
- Are seeking a loan term in excess of 3 years;
- Are seeking an offset account;
- Are looking to construct a property;
- Do not wish to obtain independent legal advice;
- Are seeking a loan regulated under the NCCP; or
- Do not meet the credit assessment criteria.

**Alignment to target market**

This product is likely to be consistent with the likely objectives, financial situation and needs of the class of consumers in the target market. This is based on an assessment of the key terms, features and attributes of the product and a determination that these are consistent with the identified class of consumers.

**DISTRIBUTION CONDITIONS AND RESTRICTIONS**

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**Distribution channels**

This product is designed to be sold via the following means:

- Through accredited brokers or referrers who refer consumers to us;
- Direct contact from consumers

**Distribution conditions and restrictions**

This product should only be distributed under the following circumstances:

- If a consumer meets the eligibility criteria for this product;

Through an accredited broker who:

- Is accredited directly with us or through an aggregator who is acceptable to us;
- continues to hold their accreditation with us;
- has access to resources such as product information.

Through direct contact from consumers who meet the eligibility requirements and has access to the product information.

All distribution channels are subject to appropriate controls and/or monitoring.

**Appropriateness of distribution conditions and restrictions**

We have assessed that the distribution conditions and restrictions will make it likely that consumers who acquire the product are in the target market. We consider that the distribution conditions and restrictions are appropriate and will direct distribution towards the class of consumer for whom the product has been designed.

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## Target Market Determination – Business Construction Loan

<b>Product</b>	Business Construction Loan
<b>Issuer / Distributor</b>	Prime Capital Mortgages Pty Ltd ACN 687 580 249 Prime Capital Securities Pty Ltd 623 195 871 Capital Securities Mortgages Pty Ltd ACN 651 179 298
<b>Effective date</b>	1 March 2026
<b>Review period</b>	At least annually from the effective date of this TMD to ensure they are accurate.

### TARGET MARKET CLASS OF CONSUMERS

#### Product description and key attributes

This product is for consumers requiring a commercial loan with a variable interest rate. The key product attributes to acquire this product are:

- Variable interest rate;
- Maximum facility term of up to 3 years;
- Minimum facility term of 6 months;
- Various repayment types available;
- Progressive drawdown options available;
- Fees apply.

The key eligibility requirements are a consumer is:

- An Australian registered company;
- Requires the funding for an acceptable business or investment purpose; and
- Meets the credit criteria and credit policy requirements under an applicable offer for this product.

#### Class of consumers

This product is designed for a class of consumers whose likely needs, objectives and financial situation (as set out below) are aligned with the product and the product's key attributes. This product is for those who want to obtain a loan to assist with:

- Construction;
- Purchase and construction;
- Refinance and construction;
- Land subdivision.

**Needs, objectives and financial situation**

This product is designed for consumers who want:

- A variable interest rate;
- Option to capitalise interest and fees in the facility;
- The ability to borrow without pre-sale requirements;
- The ability to include self-declared income as part of the credit assessment process;
- The flexibility to make additional repayments; and
- The flexibility to repay the facility prior to maturity.

This product is not designed for consumers who:

- Are seeking fixed interest rates;
- Are seeking a loan term in excess of 3 years;
- Are seeking an offset account;
- Are looking to construct a building over 3 stories high;
- Do not wish to obtain independent legal advice;
- Are seeking a loan regulated under the NCCP; or
- Do not meet the credit assessment criteria.

**Alignment to target market**

This product is likely to be consistent with the likely objectives, financial situation and needs of the class of consumers in the target market. This is based on an assessment of the key terms, features and attributes of the product and a determination that these are consistent with the identified class of consumers.

**DISTRIBUTION CONDITIONS AND RESTRICTIONS**

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**Distribution channels**

This product is designed to be sold via the following means:

- Through accredited brokers or referrers who refer consumers to us;
- Direct contact from consumers

**Distribution conditions and restrictions**

This product should only be distributed under the following circumstances:

- If a consumer meets the eligibility criteria for this product;

Through an accredited broker who:

- Is accredited directly with us or through an aggregator who is acceptable to us;
- continues to hold their accreditation with us;
- has access to resources such as product information.

Through direct contact from consumers who meet the eligibility requirements and has access to the product information.

All distribution channels are subject to appropriate controls and/or monitoring.

**Appropriateness of distribution conditions and restrictions**

We have assessed that the distribution conditions and restrictions will make it likely that consumers who acquire the product are in the target market. We consider that the distribution conditions and restrictions are appropriate and will direct distribution towards the class of consumer for whom the product has been designed.

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## Target Market Determination – Business Renovation Loan

<b>Product</b>	Business Renovation Loan
<b>Issuer / Distributor</b>	Prime Capital Mortgages Pty Ltd ACN 687 580 249 Prime Capital Securities Pty Ltd 623 195 871 Capital Securities Mortgages Pty Ltd ACN 651 179 298
<b>Effective date</b>	1 March 2026
<b>Review period</b>	At least annually from the effective date of this TMD to ensure they are accurate.

### TARGET MARKET CLASS OF CONSUMERS

#### Product description and key attributes

This product is for consumers requiring a commercial loan with a variable interest rate. The key product attributes to acquire this product are:

- Variable interest rate;
- Maximum facility term of up to 3 years;
- Minimum facility term of 6 months;
- Various repayment types available;
- Progressive drawdown options available;
- Fees apply.

The key eligibility requirements are a consumer is:

- An Australian registered company;
- Requires the funding for an acceptable business or investment purpose; and
- Meets the credit criteria and credit policy requirements under an applicable offer for this product.

#### Class of consumers

This product is designed for a class of consumers whose likely needs, objectives and financial situation (as set out below) are aligned with the product and the product's key attributes. This product is for those who want to obtain a loan to assist with:

- Renovation;
- Purchase and Renovation; or
- Refinance and Renovation.

**Needs, objectives and financial situation**

This product is designed for consumers who want:

- A variable interest rate;
- Option to capitalise interest and fees in the facility;
- The ability to borrow without pre-sale requirements;
- The ability to include self-declared income as part of the credit assessment process;
- The flexibility to make additional repayments; and
- The flexibility to repay the facility prior to maturity.

This product is not designed for consumers who:

- Are seeking fixed interest rates;
- Are seeking a loan term in excess of 3 years;
- Are seeking an offset account;
- Are seeking a loan to fund construction of a property, where the cost of that construction would exceed 50% of the end value;
- Do not wish to obtain independent legal advice;
- Are seeking a loan regulated under the NCCP; or
- Do not meet the credit assessment criteria.

**Alignment to target market**

This product is likely to be consistent with the likely objectives, financial situation and needs of the class of consumers in the target market. This is based on an assessment of the key terms, features and attributes of the product and a determination that these are consistent with the identified class of consumers.

**DISTRIBUTION CONDITIONS AND RESTRICTIONS**

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**Distribution channels**

This product is designed to be sold via the following means:

- Through accredited brokers or referrers who refer consumers to us;
- Direct contact from consumers

**Distribution conditions and restrictions**

This product should only be distributed under the following circumstances:

- If a consumer meets the eligibility criteria for this product;

Through an accredited broker who:

- Is accredited directly with us or through an aggregator who is acceptable to us;
- continues to hold their accreditation with us;
- has access to resources such as product information.

Through direct contact from consumers who meet the eligibility requirements and has access to the product information.

All distribution channels are subject to appropriate controls and/or monitoring.

**Appropriateness of distribution conditions and restrictions**

We have assessed that the distribution conditions and restrictions will make it likely that consumers who acquire the product are in the target market. We consider that the distribution conditions and restrictions are appropriate and will direct distribution towards the class of consumer for whom the product has been designed.

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