Target Market Determination – Business 30 Loan

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

TARGET MARKET CLASS OF CUSTOMERS

Product description and key attributes

This product is for customers requiring a long-term commercial loan with a variable interest rate, supported by acceptable residential or commercial security.

The key product attributes are:

- variable interest rate;
- loan amounts from $150,000 to $3,000,000;
- minimum facility term of 10 years;
- maximum facility term of 30 years;
- interest-only repayments for up to 5 years, then principal and interest repayments for the remainder of the term;
- acceptable security includes residential property and commercial property (limited to retail, office and industrial use); and
- fees apply.

The key eligibility requirements are that a customer 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 customers

This product is designed for a class of customers whose likely needs, objectives, and financial situation align with the product and its key attributes.

This product is for those who want to obtain a long-term loan, secured by residential or commercial property, to assist with:

- property purchase;
- business expansion;
- property investment; or
- refinancing of existing lending.

Needs, objectives and financial situation

This product is designed for customers who want:

- a variable interest rate;
- interest-only repayments for up to five (5) years, followed by principal and interest repayments for the remainder of the term;
- a facility term of between 10 and 30 years;
- the flexibility to make additional repayments; and
- the flexibility to repay the facility prior to maturity.

This product is not designed for customers who:

- are seeking fixed interest rates;
- are seeking an offset account;
- are looking to purchase or refinance vacant land;
- are looking to construct a property;
- 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 customers in the target market. This is based on an assessment of the product's key terms, features, and attributes, and a determination that they align with the identified customer class.

DISTRIBUTION CONDITIONS AND RESTRICTIONS

Distribution channels

This product is designed to be distributed through:

- accredited brokers or referrers who refer customers to us; and
- direct contact from customers.

Distribution conditions and restrictions

This product should only be distributed where:

- the customer meets the eligibility requirements for the product; and
- reasonable steps are taken to ensure distribution is consistent with this TMD.

Where the product is distributed through a broker or referrer, the distributor must:

- be accredited directly with us or through an aggregator acceptable to us;
- maintain their accreditation; and
- have access to current product information.

Where the product is distributed directly, the customer must meet the eligibility requirements and have access to appropriate product information.

All distribution channels are subject to appropriate controls and monitoring.

Appropriateness of distribution conditions and restrictions

We have assessed that the distribution conditions and restrictions will make it likely that customers 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 customer for whom the product has been designed.

TMD REVIEWS

We will review this TMD in accordance with the below:

Periodic Review	At least every 12 months from the date of the last review.
Review Triggers	The review triggers that may reasonably suggest this TMD is no longer appropriate and result in an earlier review 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; • significant changes in relevant metrics, including complaints and early cancellation volumes; • any direction from ASIC requiring us to cease distribution of the product; • distribution conditions being found to be inadequate; or • the occurrence of a significant dealing inconsistent with this TMD.

DISTRIBUTION INFORMATION

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

Complaints	Distributors must report all complaints relating to the product quarterly, for the quarters ending in March, June, September and December. Reports must include written details of the complaints.
Significant dealings	A distributor that becomes aware of a significant dealing inconsistent with this TMD must report the dealing to us as soon as practicable and within 10 business days after becoming aware of it.