

Target Market Determination

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PRODUCT – LIBERTY SECURED PERSONAL LOAN

Product	Liberty Secured Personal Loan
Issuer	Secure Funding Pty Ltd ABN 25 081 982 872 Australian Credit Licence 388133 (trading as Liberty Financial)
Start	5 October 2025
Target Market	<p>Objectives and needs</p> <p>This product is suitable for sole customers wanting a fixed interest loan of more than \$5,000 over a term of 3, 5 or 7 years without purpose restrictions and who can provide security over a motor vehicle that conforms with our security criteria, which enables access to a lower interest rate.</p> <p>Typical purposes include, but are not limited to:</p> <ul style="list-style-type: none">• Purchasing a vehicle• Debt consolidation• Personal needs• Making home improvements• Paying for a wedding or holiday• Covering medical expenses <p>Customers</p> <p>Any individual who is an Australian citizen or permanent resident living in Australia who meets our credit assessment and other eligibility criteria.</p>
Distribution Conditions	<p>This product is distributed via our website only.</p> <p>Our staff are trained to confine distribution to the target market, consistently with the customer's objectives, financial situations and needs. We are subject to licensing, training and competency obligations including penalties for suggesting unsuitable credit contracts.</p>
Review Triggers	<p>We will review this TMD if any of the following circumstances arise, where they reasonably indicate that the TMD is no longer appropriate:</p> <ul style="list-style-type: none">• A material change to the product, the terms or its distribution• A change in law, regulation, code or regulatory guidance that materially affects the product• A significant increase in the frequency or gravity of complaints or incidents involving the product• A significant number of customers outside the target market acquire the product• Any other fact or matter arises that reasonably indicates that the TMD may no longer be appropriate
Review Period	At least every 24 months from the start date.
Distribution Information Reporting Requirements	Not applicable. We are the issuer and sole distributor.

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This document has been prepared by Liberty Financial Pty Ltd ABN 55 077 248 983 and Secure Funding Pty Ltd ABN 25 081 982 872 Australian Credit Licence 388133, together trading as Liberty Financial. This target market determination is made under section 994B of the Corporations Act 2001 (Cth). Its purpose is to describe the class of customers our products have been designed for, how we permit our products to be distributed and how we ensure that our target markets remain relevant to our products. This document is not a recommendation, does not offer any advice and does not form part of our terms and conditions. Please review the terms and conditions before taking up any product offered by Liberty Financial.