

Target Market Determination

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PRODUCT – LIBERTY ASSET LOAN (MOTOR AND CARAVAN)

Product	Liberty Asset Loan (Motor and Caravan) We describe this product on our website as: <ul style="list-style-type: none">• Flexible car loan• Fresh start car loan• New and used caravan loan
Issuer	Secure Funding Pty Ltd ABN 25 081 982 872 Australian Credit Licence 388133 (trading as Liberty Financial)
Start	5 October 2023
Target Market	Objectives and needs This product is suitable for customers wanting a fixed interest loan of more than \$5,000 to finance the purchase of a new or used car or caravan over a term from 2 to 7 years. This product is suitable for customers who want the option to make smaller regular repayments, with a larger final balloon payment at the end of the loan term (subject to eligibility criteria and not available on Fresh start car loans). Customers Up to two individuals who are Australian citizens or permanent residents living in Australia who meet our credit assessment, which permit a wide range of customers, including those who are not permanently employed, such as self-employed, contract or seasonal workers and customers receiving non-work related income. Customers must meet our credit assessment and eligibility criteria.
Distribution Conditions	This product may only be distributed via: <ul style="list-style-type: none">• Direct sales by us• Accredited brokers and accredited persons operating under the point of sale exemption in regulation 23 of the <i>National Consumer Credit Protection Regulations 2010</i> (POS Distributors)• Approved comparison websites These distributors have the tools and skills needed to confine distribution to the target market, consistently with the customer's objectives, financial situations and needs. We and our accredited brokers are subject to licensing, training and competency obligations including penalties for suggesting unsuitable credit contracts. POS Distributors may only finance goods supplied by their dealership. Approved comparison websites are subject to monitoring for accurate representation of the product.

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	<p>Each accredited distributor must provide the following information in relation to the product that they have distributed:</p> <table border="1"> <thead> <tr> <th>Information</th><th>Reporting Period</th></tr> </thead> <tbody> <tr> <td>Complaints received about the product, the number of complaints, the identities of the customers and a summary of each complaint.</td><td>Six months, on a calendar month basis, within 10 business days of the end of each period.</td></tr> <tr> <td>A significant dealing of the product outside the target market including a description of the dealing and why it is significant.</td><td>Within 10 business days of becoming aware of the significant dealing.</td></tr> </tbody> </table> <p>Accredited brokers may engage their aggregators (if any) to provide information to us on their behalf.</p> <p>We do not require a complaint report where no complaints about the product have been received during the Reporting Period.</p>	Information	Reporting Period	Complaints received about the product, the number of complaints, the identities of the customers and a summary of each complaint.	Six months, on a calendar month basis, within 10 business days of the end of each period.	A significant dealing of the product outside the target market including a description of the dealing and why it is significant.	Within 10 business days of becoming aware of the significant dealing.
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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.