

## Target Market Determination – Business Basics Loan

This Target Market Determination (TMD) has been created for Prime Capital and is not intended to provide financial advice. Customers are to refer to the Loan Security and Guarantee Deed and receive independent legal advice before deciding whether this product is appropriate for them. This TMD aims to provide an understanding of the class of customers this product has been designed for, being the target market. When considering the target market, Prime focused on the customers' needs to ensure the product is suitable based on their objectives, requirements and financial situation.

<b>Product</b>	Business Basics
<b>Issuer/Distributor</b>	Prime Capital Securities Pty Ltd ACN 623 195 871 Capital Securities Mortgages Pty Ltd
<b>Effective date</b>	1 July 2022
<b>Review period</b>	At least annually from the effective date of this TMD to ensure they are accurate.
<b>Objectives, financial situation, and needs of the Target Market</b>	<p>The target market for this product is customers requiring a simple business loan with:</p> <ul style="list-style-type: none"> <li>• A variable interest rate</li> <li>• Interest only repayments for up to 3 years</li> <li>• The flexibility to make additional repayments or repay in full prior to maturity without penalty</li> </ul> <p>Business customers will likely need this product for:</p> <ul style="list-style-type: none"> <li>• Investment</li> <li>• Working capital</li> <li>• Refinance</li> </ul> <p>The financial situation of the customers in the Target Market are those that meet Prime Capital's eligibility criteria, including acceptable declaration of their capacity to make the required repayments.</p>

<b>Credit assessment criteria for Target Market</b>	<p>Borrowers must:</p> <ul style="list-style-type: none"> <li>• be an Australian-registered company with ACN</li> <li>• have an LVR of 75% or below</li> </ul> <p>Guarantors must:</p> <ul style="list-style-type: none"> <li>• be at least 18 years old</li> <li>• be director(s) of the borrowing company or security owner</li> <li>• Australian citizens or permanent Australian residents</li> <li>• obtain independent legal advice</li> </ul> <p>Other:</p> <ul style="list-style-type: none"> <li>• Declare their ability to repay the proposed loan by 2.0x DSCR</li> <li>• Have an acceptable property located in a capital city or selected metro location to secure the loan (1<sup>st</sup> registered mortgage)</li> </ul>
<b>Key features of the product</b>	<ul style="list-style-type: none"> <li>• Loan amounts from \$250,000 - \$5,000,000</li> <li>• Maximum LVR of 75% (security restrictions apply)</li> <li>• Loan term of up to 3 years</li> <li>• Variable interest rate</li> <li>• Interest only repayments in advance</li> <li>• Ability to make additional repayments and/or fully repay the loan without penalty</li> <li>• Unlimited cashout (subject to credit assessment)</li> <li>• Establishment fee, application fee, valuation fee, legal fee, risk fee, and commercial line fee applies</li> </ul>
<b>Why this product is likely consistent with the objectives, financial situation, and needs of the Target Market</b>	<ul style="list-style-type: none"> <li>• The variable interest rate will fluctuate with the market</li> <li>• Interest only allows customers to recycle working capital required to operate their business</li> <li>• Customers can make additional repayments and repay loan early with no penalty fees</li> <li>• Customers with credit impairment can obtain credit subject to meeting Prime’s eligibility criteria and assessment</li> </ul>
<b>Customers this product may not be suitable for</b>	<p>This product may not be suitable for customers who:</p> <ul style="list-style-type: none"> <li>• Are seeking fixed interest rates</li> <li>• Are seeking a loan term of more than 3 years</li> <li>• Are seeking a loan regulated under the NCCP</li> <li>• Are looking to construct a property</li> <li>• Do not wish to obtain independent legal advice</li> <li>• Do not meet the credit assessment criteria</li> </ul>

<b>Distribution Conditions/Restrictions for the product</b>	<p>The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market:</p> <ul style="list-style-type: none"> <li>• Referrals from our existing Broker network</li> <li>• Referrals from First Federal (related company)</li> <li>• Direct – online or by phone</li> </ul> <p>These distribution channels and conditions are appropriate because:</p> <ul style="list-style-type: none"> <li>• The product has a wide national target market</li> <li>• Our staff have the necessary training and knowledge to assess if the customer is within the target market</li> <li>• We rely on existing reputable distributors, methods, controls, and supervision already in place</li> <li>• Our credit assessment process has checks and controls to flag applicants outside the TMD</li> <li>• Accredited Mortgage Brokers are required to ensure the product is in the best interests of the applicants</li> </ul>
<b>Review triggers</b>	<p>This TMD will be reviewed:</p> <ul style="list-style-type: none"> <li>• In line with ASIC requirements</li> <li>• If this TMD is deemed to be no longer appropriate</li> <li>• A material change is made to the product attributes, fees, charges, or manner of distribution</li> </ul>
<b>Distribution Information Reporting Requirements</b>	<ul style="list-style-type: none"> <li>• Not applicable</li> </ul>

## Target Market Determination – Business Booster Loan

This Target Market Determination (TMD) has been created for Prime Capital and is not intended to provide financial advice. Customers are to refer to the Loan Security and Guarantee Deed and receive independent legal advice before deciding whether this product is appropriate for them. This TMD aims to provide an understanding of the class of customers this product has been designed for, being the target market. When considering the target market, Prime focused on the customers' needs to ensure the product is suitable based on their objectives, requirements and financial situation.

<b>Product</b>	Business Booster
<b>Issuer/Distributor</b>	Prime Capital Securities Pty Ltd ACN 623 195 871 Capital Securities Mortgages Pty Ltd
<b>Effective date</b>	1 July 2022
<b>Review period</b>	At least annually from the effective date of this TMD to ensure they are accurate.
<b>Objectives, financial situation, and needs of the Target Market</b>	<p>The target market for this product are customers requiring a simple business loan with:</p> <ul style="list-style-type: none"> <li>• A variable interest rate</li> <li>• Interest only repayments for up to 3 years</li> <li>• The flexibility to make additional repayments or repay in full prior to maturity without penalty</li> </ul> <p>Business customers will likely need this product for:</p> <ul style="list-style-type: none"> <li>• Investment</li> <li>• Working capital</li> <li>• Refinance</li> </ul> <p>The financial situation of the customers in the Target Market are those that meet Prime Capital's eligibility criteria, including acceptable declaration of their capacity to make the required repayments.</p>

<b>Credit assessment criteria for Target Market</b>	<p>Borrowers must:</p> <ul style="list-style-type: none"> <li>• be Australian-registered company with ACN</li> <li>• have an LVR of 75% or below</li> </ul> <p>Guarantors (where applicable) must:</p> <ul style="list-style-type: none"> <li>• be at least 18 years old</li> <li>• be director(s) of the borrowing company or security owner</li> <li>• obtain independent legal advice</li> </ul> <p>Other:</p> <ul style="list-style-type: none"> <li>• Declare their ability to repay the proposed loan by 2.0x DSCR</li> <li>• Have an acceptable property to secure the loan (1<sup>st</sup> or 2<sup>nd</sup> registered mortgage)</li> </ul>
<b>Key features of the product</b>	<ul style="list-style-type: none"> <li>• Loan amounts from \$250,000 - \$10,000,000</li> <li>• Maximum LVR of 75% (security restrictions apply)</li> <li>• Loan term of up to 3 years</li> <li>• Variable interest rate</li> <li>• Interest only repayments in advance</li> <li>• Ability to make additional repayments and/or fully repay the loan without penalty</li> <li>• Unlimited cashout (subject to credit assessment)</li> <li>• No personal guarantees accepted</li> <li>• Establishment fee, application fee, valuation fee, legal fee, risk fee, and commercial line fee applies</li> </ul>
<b>Why this product is likely consistent with the objectives, financial situation, and needs of the Target Market</b>	<ul style="list-style-type: none"> <li>• The variable interest rate will fluctuate with the market</li> <li>• Interest only allows customers to recycle working capital required to operate their business</li> <li>• Customers can make additional repayments and repay loan early with no penalty fees</li> <li>• Customers with credit impairment can obtain credit subject to meeting Prime’s eligibility criteria and assessment</li> </ul>
<b>Customers this product may not be suitable for</b>	<p>This product may not be suitable for customers who:</p> <ul style="list-style-type: none"> <li>• Are seeking fixed interest rates</li> <li>• Are seeking a loan term of more than 3 years</li> <li>• Are seeking a loan regulated under the NCCP</li> <li>• Are looking to construct a property</li> <li>• Do not wish to obtain independent legal advice</li> <li>• Do not meet the credit assessment criteria</li> </ul>

<b>Distribution Conditions/Restrictions for the product</b>	<p>The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market:</p> <ul style="list-style-type: none"> <li>• Referrals from our existing Broker network</li> <li>• Referrals from First Federal (sister company)</li> <li>• Direct – online or by phone</li> </ul> <p>These distribution channels and conditions are appropriate because:</p> <ul style="list-style-type: none"> <li>• The product has a wide national target market</li> <li>• Our staff have the necessary training and knowledge to assess if the customer is within the target market</li> <li>• We rely on existing reputable distributors, methods, controls, and supervision already in place</li> <li>• Our credit assessment process has checks and controls to flag applicants outside the TMD</li> <li>• Accredited Mortgage Brokers are required to ensure the product is in the best interests of the applicants</li> </ul>
<b>Review triggers</b>	<p>This TMD will be reviewed:</p> <ul style="list-style-type: none"> <li>• In line with ASIC requirements</li> <li>• If this TMD is deemed to be no longer appropriate</li> <li>• A material change is made to the product attributes, fees, charges, or manner of distribution</li> </ul>
<b>Distribution Information Reporting Requirements</b>	<ul style="list-style-type: none"> <li>• Not applicable</li> </ul>

## Target Market Determination – Business Investor Loan

This Target Market Determination (TMD) has been created for Prime Capital and is not intended to provide financial advice. Customers are to refer to the Loan Security and Guarantee Deed and receive independent legal advice before deciding whether this product is appropriate for them. This TMD aims to provide an understanding of the class of customers this product has been designed for, being the target market. When considering the target market, Prime focused on the customers' needs to ensure the product is suitable based on their objectives, requirements and financial situation.

<b>Product</b>	Business Investor
<b>Issuer/Distributor</b>	Prime Capital Securities Pty Ltd ACN 623 195 871 Capital Securities Mortgages Pty Ltd
<b>Effective date</b>	1 July 2022
<b>Review period</b>	At least annually from the effective date of this TMD to ensure they are accurate.
<b>Objectives, financial situation, and needs of the Target Market</b>	<p>The target market for this product are customers requiring a simple business loan with:</p> <ul style="list-style-type: none"> <li>• A variable interest rate</li> <li>• Interest only repayments for up to 3 years</li> <li>• The flexibility to make additional repayments or repay in full prior to maturity without penalty</li> </ul> <p>Business customers will likely need this product for:</p> <ul style="list-style-type: none"> <li>• Investment</li> <li>• Working capital</li> <li>• Refinance</li> </ul> <p>The financial situation of the customers in the Target Market are those that meet Prime Capital's eligibility criteria, including acceptable declaration of their capacity to make the required repayments.</p>

<b>Credit assessment criteria for Target Market</b>	<p>Borrowers must:</p> <ul style="list-style-type: none"> <li>• be an Australian-registered company with ACN or an SMSF</li> <li>• have an LVR of 75% or below</li> </ul> <p>Guarantors must:</p> <ul style="list-style-type: none"> <li>• be at least 18 years old</li> <li>• be director(s) of the borrowing company or security owner</li> <li>• obtain independent legal advice</li> </ul> <p>Other:</p> <ul style="list-style-type: none"> <li>• Declare their ability to repay the proposed loan by 2.0x DSCR</li> <li>• Have an acceptable property located in a capital city or selected metro location to secure the loan (1<sup>st</sup> registered mortgage)</li> </ul>
<b>Key features of the product</b>	<ul style="list-style-type: none"> <li>• Loan amounts from \$250,000 - \$5,000,000</li> <li>• Maximum LVR of 75% (security restrictions apply)</li> <li>• Loan term of up to 3 years</li> <li>• Variable interest rate</li> <li>• Interest only repayments in advance</li> <li>• Ability to make additional repayments and/or fully repay the loan without penalty</li> <li>• Unlimited cashout (subject to credit assessment)</li> <li>• Establishment fee, application fee, valuation fee, legal fee, risk fee, and commercial line fee applies</li> </ul>
<b>Why this product is likely consistent with the objectives, financial situation, and needs of the Target Market</b>	<ul style="list-style-type: none"> <li>• The variable interest rate will fluctuate with the market</li> <li>• Interest only allows customers to recycle working capital required to operate their business</li> <li>• Customers can make additional repayments and repay loan early with no penalty fees</li> <li>• Customers with credit impairment can obtain credit subject to meeting Prime’s eligibility criteria and assessment</li> </ul>
<b>Customers this product may not be suitable for</b>	<p>This product may not be suitable for customers who:</p> <ul style="list-style-type: none"> <li>• Are seeking fixed interest rates</li> <li>• Are seeking a loan term of more than 3 years</li> <li>• Are seeking a loan regulated under the NCCP</li> <li>• Are looking to construct a property</li> <li>• Do not wish to obtain independent legal advice</li> <li>• Do not meet the credit assessment criteria</li> </ul>



<b>Distribution Conditions/Restrictions for the product</b>	<p>The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market:</p> <ul style="list-style-type: none"> <li>• Referrals from our existing Broker network</li> <li>• Referrals from First Federal (related company)</li> <li>• Direct – online or by phone</li> </ul> <p>These distribution channels and conditions are appropriate because:</p> <ul style="list-style-type: none"> <li>• The product has a wide national target market</li> <li>• Our staff have the necessary training and knowledge to assess if the customer is within the target market</li> <li>• We rely on existing reputable distributors, methods, controls, and supervision already in place</li> <li>• Our credit assessment process has checks and controls to flag applicants outside the TMD</li> <li>• Accredited Mortgage Brokers are required to ensure the product is in the best interests of the applicants</li> </ul>
<b>Review triggers</b>	<p>This TMD will be reviewed:</p> <ul style="list-style-type: none"> <li>• In line with ASIC requirements</li> <li>• If this TMD is deemed to be no longer appropriate</li> <li>• A material change is made to the product attributes, fees, charges, or manner of distribution</li> </ul>
<b>Distribution Information Reporting Requirements</b>	<ul style="list-style-type: none"> <li>• Not applicable</li> </ul>

## Target Market Determination – Business Basics30 Loan

This Target Market Determination (TMD) has been created for Prime Capital and is not intended to provide financial advice. Customers are to refer to the Loan Security and Guarantee Deed and receive independent legal advice before deciding whether this product is appropriate for them. This TMD aims to provide an understanding of the class of customers this product has been designed for, being the target market. When considering the target market, Prime focused on the customers' needs to ensure the product is suitable based on their objectives, requirements and financial situation.

<b>Product</b>	Business Basics30
<b>Issuer/Distributor</b>	Prime Capital Securities Pty Ltd ACN 623 195 871
<b>Effective date</b>	1 July 2022
<b>Review period</b>	At least annually from the effective date of this TMD to ensure they are accurate.
<b>Objectives, financial situation, and needs of the Target Market</b>	<p>The target market for this product are customers requiring a simple business loan with:</p> <ul style="list-style-type: none"> <li>• A variable interest rate</li> <li>• Principal and interest repayments with up to 3 years interest only repayment option</li> <li>• The flexibility to make additional repayments or repay in full prior to maturity without penalty</li> </ul> <p>Business customers will likely need this product for:</p> <ul style="list-style-type: none"> <li>• Investment</li> <li>• Working capital</li> <li>• Refinance</li> </ul> <p>The financial situation of the customers in the Target Market are those that meet Prime Capital's eligibility criteria, including demonstrating the capacity to make the required repayments.</p>

<b>Credit assessment criteria for Target Market</b>	<p>Borrowers must:</p> <ul style="list-style-type: none"> <li>• be an Australian-registered company with ACN</li> <li>• have an LVR of 75% or below</li> </ul> <p>Guarantors must:</p> <ul style="list-style-type: none"> <li>• be at least 18 years old</li> <li>• be director(s) of the borrowing company or security owner</li> <li>• Australian citizens or permanent Australian residents</li> <li>• obtain independent legal advice</li> </ul> <p>Other:</p> <ul style="list-style-type: none"> <li>• Demonstrate they can afford to repay the proposed loan</li> <li>• Have an acceptable residential property to secure the loan (1<sup>st</sup> registered mortgage in select locations)</li> </ul>
<b>Key features of the product</b>	<ul style="list-style-type: none"> <li>• Loan amounts from \$250,000 - \$3,000,000</li> <li>• Maximum of 75% LVR (security restrictions apply)</li> <li>• Loan term of up to 30 years</li> <li>• Variable interest rate</li> <li>• Principal and interest repayments in arrears (interest only repayments available for first 3 years)</li> <li>• Ability to make additional repayments and/or fully repay the loan without penalty</li> <li>• Unlimited cashout (subject to credit assessment)</li> <li>• Alt Doc assessment available (for self-employed applicants without lodged Tax Returns)</li> <li>• Borrowing capacity is based on affordability and their individual circumstances</li> <li>• Application fee, valuation fee, legal fees, risk fees, and commercial line fees apply</li> </ul>
<b>Why this product is likely consistent with the objectives, financial situation, and needs of the Target Market</b>	<ul style="list-style-type: none"> <li>• The variable interest rate will fluctuate with the market</li> <li>• Principal and interest repayments allow customers to pay down their loan</li> <li>• Customers can make unlimited additional repayments</li> <li>• Customers can repay loan early with no penalty fees</li> <li>• Customers can only obtain the product if they meet credit assessment criteria</li> </ul>
<b>Customers this product may not be suitable for</b>	<p>This product may not be suitable for customers who:</p> <ul style="list-style-type: none"> <li>• Are seeking fixed interest rates</li> <li>• Are seeking an offset account</li> <li>• Are seeking a loan regulated under the NCCP</li> </ul>

	<ul style="list-style-type: none"> <li>• Are looking to purchase or refinance vacant land or commercial property</li> <li>• Are looking to construct a property</li> <li>• Do not wish to obtain independent legal advice</li> <li>• Do not meet the credit assessment criteria</li> </ul>
<b>Distribution conditions for the product</b>	<p>The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market:</p> <ul style="list-style-type: none"> <li>• Referrals from our existing Broker network</li> <li>• Referrals from First Federal (sister company)</li> <li>• Direct – online or by phone</li> </ul> <p>These distribution channels and conditions are appropriate because:</p> <ul style="list-style-type: none"> <li>• The product has a wide national target market</li> <li>• Our staff have the necessary training and knowledge to assess if the customer is within the target market</li> <li>• We rely on existing reputable distributors, methods, controls, and supervision already in place</li> <li>• Our credit assessment process has checks and controls to flag applicants outside the TMD</li> <li>• Accredited Mortgage Brokers are required to ensure the product is in the best interests of the applicants</li> </ul>
<b>Review triggers</b>	<p>This TMD will be reviewed:</p> <ul style="list-style-type: none"> <li>• In line with ASIC requirements</li> <li>• If this TMD is deemed to be no longer appropriate</li> <li>• A material change is made to the product attributes, fees, charges, or manner of distribution</li> </ul>
<b>Reporting requirements</b>	<ul style="list-style-type: none"> <li>• Not applicable</li> </ul>