

## TARGET MARKET DETERMINATION (TMD)

Issuer:	Blue Dingo Finance's Flexi Loans are issued by Blue Dingo Finance Pty Ltd (ACN: 657 372 480) (Australian Credit Licence 545779).
Effective Date:	17 February 2026
Product:	<b>Blue Dingo Finance's Flexi Loans</b> A Blue Dingo Finance Flexi Loan is a Medium Amount Credit Contract (" <b>MAAC</b> ") available to consumers who want credit for personal, domestic or household use.

### 1. ABOUT THIS TMD

- 1.1 The purpose of this Target Market Determination is to provide consumers with information about the class of consumers for which the Product is designed.
- 1.2 The Issuer is committed to creating and maintaining a consumer-centric approach to the design and distribution of its Products.
- 1.3 This Target Market Determination does not contain all the information that a consumer may require prior to making a decision to acquire or continue to hold the Product. This document does not provide financial advice, does not take into account any particular consumer's objectives, financial situations or needs, and does not contain a full summary of the Product's features, applicable fees, benefits or risks.
- 1.4 Consumers should refer to the Credit Guide, Loan Contract and other documents setting out the terms and conditions of the Product when making a decision about the Product. You can access our Credit Guide on our website.

## SECTION A –TARGET MARKET

### 2. PRODUCT DESCRIPTION AND KEY ATTRIBUTES

The Product has been designed for consumers whose likely <b>objectives, financial situation and needs</b> (as outlined in this document) align with the Product (including its key attributes), including consumers who:	The key attributes of the Product are:
are obtaining a loan for the following purposes: <ul style="list-style-type: none"><li>• personal use;</li><li>• for the purchase of major items or personal property;</li><li>• for infrequent or unforeseeable expenses; or</li><li>• refinance of pre-existing debt.</li></ul>	

are seeking a loan of between \$2,001 and \$5,000 with a fixed interest rate	<b>Amount:</b> the loan amount must be between \$2,001 and \$5,000; <b>Term:</b> the loan term must be at least 16 days and up to 2 years;
require a fixed interest rate	<b>Interest rate:</b> a fixed interest rate applies to the Product
are seeking flexibility in relation to repayment frequency	<b>Repayments:</b> consumers must repay the loan by making fixed principal and interest repayments on a weekly, fortnightly or monthly basis
require flexibility to make extra repayments	<b>No extra repayment or early repayment charges:</b> consumers can make extra repayments, or pay out their loan at any time without any fees or charges
require a capped establishment fee	<b>Establishment fee:</b> capped at \$399
require the flexibility to pursue a secured or unsecured loan	<b>Security:</b> vehicle legally owned by the borrower

### 3. KEY ELIGIBILITY

#### 3.1 Borrowers must:

- (a) be an Australian citizen, permanent resident, or otherwise lawfully entitled to work and earn income in Australia;
- (b) be above the age of 18;
- (c) not be a current or prior bankrupt or have a court judgment against them;
- (d) have regular income of at least \$25,000 per annum before tax;
- (e) have confirmed employment (full time, part-time, self-employed or casual) or be self employed;
- (f) have no defaults (unpaid); and
- (g) legally own a vehicle that is eligible to be used as security for the Blue Dingo Finance Flexi Loan in the event they wish to apply for a secured loan.

#### **Consumers for whom the product is not suitable**

#### 3.2 The Product is not suitable for clients who:

- (a) do not meet the eligibility requirements;

- (b) require a variable interest rate or interest free facility;
- (c) are not using the loan for the following reasons:
  - (i) personal use;
- (d) want to be able to redraw any additional repayment made on the loan;
- (e) are currently or previously bankrupt and have a court judgment against them;
- (f) do not have stable employment;
- (g) are unable to meet the repayment obligations;
- (h) are below the age of 18;
- (i) does not have regular income of at least \$25,000 per annum before tax;
- (j) have low levels of financial literacy and technological literacy;
- (k) are in financial hardship or going through bankruptcy or have a court judgment against them;
- (l) are vulnerable, including those who are:
  - (i) suffering any form of cognitive impairment;
  - (ii) suffering from elder or financial abuse;
  - (iii) unemployed or who have recently experienced job loss;
  - (iv) suffering from mental or other forms of serious illness affecting capacity;
  - (v) suffering from any form of addiction; or
  - (vi) suffering from any other personal or financial circumstances causing significant detriment.

### **Consistency between the target market and product**

3.3 The Issuer has assessed the Product and formed the view that the Product, including its key attributes, is likely to be consistent with the likely objectives, financial situation and needs of consumers in the target market, as described above. The product is consistent with the needs and objectives of consumers who are seeking:

- (a) a secured loan where consumers can use a vehicle that they legally own as security on the loan;
- (b) a loan amount between \$2,001 and \$5,000 with a fixed interest rate;
- (c) a repayment term ranging from 3 months to 2 years.

## SECTION C – DISTRIBUTION

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### 4. DISTRIBUTION CHANNELS

- 4.1 The Product is designed to be distributed by Blue Dingo Finance via its website.
- 4.2 Sales staff are required to:
- (a) undertake training prior to assisting consumers;
  - (b) staff are monitored by senior management to ensure they comply with training;
  - (c) follow all documented procedures;
  - (d) ask knockout screening questions before an application is commenced to ensure that a consumer is within the target market set out in this TMD.

The Issuer considers this is an appropriate distribution channel because of the broad nature of the target market and the requirement for all sales staff to have the necessary training, skills and knowledge to assess whether the consumer is within the target market.

### 5. DISTRIBUTION CONDITIONS

- 5.1 The Product can only be distributed by Blue Dingo Finance to consumers who:
- (a) meet the eligibility requirements;
  - (b) have appropriate borrowing capacity; and
  - (c) in accordance with responsible lending guidelines and the Issuer's product and process requirements.

### 6. ADEQUACY OF DISTRIBUTION CONDITIONS

- 6.1 The Issuer has determined that the distribution conditions and restrictions will make it likely that consumers who acquire the Product are in Target Market. The Issuer considers that the distribution conditions are appropriate and will assist distribution being directed towards the target market for whom the Product has been designed.

## SECTION D – REVIEW AND MONITORING

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### 7. REVIEW

- 7.1 The Issuer reviews this Target Market Determination in accordance with the below:

<b>Initial Review:</b>	Within 12 months of the date of this Target Market Determination.
<b>Periodic Reviews:</b>	At least every 12 months from the last review.
<b>Review Triggers:</b>	When any event or circumstance arises that suggests the Target Market Determination is no longer appropriate. This includes (but is not limited to):

	<ul style="list-style-type: none"> <li>• material changes to the key attributes of the Product;</li> <li>• the occurrence of a significant dealing including when distribution occurs outside the Target Market;</li> <li>• the distribution conditions are found to be inadequate;</li> <li>• external events such as adverse media coverage or regulatory attention;</li> <li>• significant changes in metrics, including, but not limited to: <ul style="list-style-type: none"> <li>○ a material increase in the rate of interest being charged;</li> <li>○ receipt of a large volume of complaints, being greater than 10% of loans applied for;</li> <li>○ 5-7% of consumers experiencing repayment delinquency over a 30-day period;</li> <li>○ early Product closure volume; and</li> </ul> </li> <li>• the Issuer detects issues with the distribution of the Product through the monitoring of daily business activities as well as the monitoring and supervision of its staff.</li> </ul>
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**8. DISTRIBUTION INFORMATION**

8.1 The Issuer collects the following information in relation to this Target Market Determination:

<b>Complaints</b>	Complaints in relation to the Product covered by this Target Market Determination. This includes written details of the complaints.
<b>Significant Dealings</b>	Significant dealings in relation to this Target Market Determination.
<b>Feedback</b>	Consumer feedback (including performance of a Product) in relation to the Product covered by this Target Market Determination.