

## Target Market Determination (TMD) – Bridging Loans

<b>Product</b>	<b>Bridging Loans</b>						
<b>Issuer</b>	<p><b>Lender:</b> AHC Finance Company Pty Limited ACN 663 551 844</p> <p><b>Manager/s:</b></p> <ol style="list-style-type: none"> <li>Oxygen Lending Services Pty Ltd ABN 56 618 760 222 Australian Credit Licence 498349 and/or</li> <li>AHC Finance Pty Limited ACN 161 006 846 Australian Credit Licence 448165</li> </ol> <p>The Manager/s has arranged for the Lender to make the loan, which will be managed by the Manager. Normally, you deal with the Manager. The Lender and the Manager are together and separately referred to as 'we/us/our'.</p>						
<b>Date of TMD</b>	<b>Last reviewed 10 March 2026</b>						
<b>Target Market</b>	<p><b>Description of target market</b></p> <p>The Bridging Loan has been designed for customers who:</p> <ul style="list-style-type: none"> <li>• Can provide residential property, Commercial Property, or vacant land as security for the loan</li> <li>• Require a short-term loan to allow them to:             <ul style="list-style-type: none"> <li>• renovate their property before selling it;</li> <li>• release equity in their property prior to sale;</li> <li>• settle on a new property before they sell their current property.</li> </ul> </li> <li>• Are looking to downsize and move to less expensive homes and release the equity in their home; or upsizers with plans to move to more expensive property, or renovators looking to make non-structural changes to their property to increase their value or attractiveness in the market, or to release equity in their home prior to sale</li> <li>• Borrowers intending to transition into a retirement residence who seek to access equity from their existing property to fund associated costs, enabling them to proceed with the move without requiring temporary rental accommodation and deferring the sale of their home until after relocation</li> <li>• Don't require the certainty provided with a fixed rate loan</li> <li>• Meet our eligibility requirements, being individuals who are:             <ul style="list-style-type: none"> <li>• 18 years of age or older;</li> <li>• an Australian citizen or permanent resident;</li> <li>• meet our credit assessment criteria; and</li> <li>• meet verification of identity requirements.</li> </ul> </li> </ul> <p><b>Description of product, including key attributes</b></p> <p>The Bridging Loan has the following key attributes that have been taken into account when formulating the target market:</p> <table border="1"> <thead> <tr> <th>Feature</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td><b>Loan term</b></td> <td>24 months</td> </tr> <tr> <td><b>Minimum loan amount</b></td> <td>\$150,000</td> </tr> </tbody> </table>	Feature	Description	<b>Loan term</b>	24 months	<b>Minimum loan amount</b>	\$150,000
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	<p><b>Description of likely objectives, financial situation and needs of consumers in the target market</b></p> <p>This product is designed for customers who:</p> <ul style="list-style-type: none"> <li>Do not wish to pay interest during the term of the loan and are comfortable to have interest capitalized and the full loan amount and capitalized interest is payable on the repayment date</li> <li>Will have the ability to repay the bridging loan through the sale of their current property and/ or the refinance of the new property (if applicable)</li> <li>meet our credit assessment and eligibility criteria.</li> </ul> <p><b>Classes of consumers for whom the product is likely to be unsuitable</b></p> <p>This product is unlikely to be suitable for customers who:</p> <ul style="list-style-type: none"> <li>Do not meet the Bridging Loan eligibility criteria</li> <li>Customers looking for a long-term mortgage</li> <li>First home buyers</li> <li>Customers who do not have property security for the loan</li> <li>Customers who are not looking to sell a property</li> <li>Customers who require other product features and benefits linked to their loan</li> </ul>																

<p><b>Distribution Conditions</b></p>	<p><b><i>Distribution channels and conditions</i></b></p> <p>The product may only be distributed through the following channels:</p> <ul style="list-style-type: none"> <li>• by phone or by contacting us directly (via appropriately authorised employees);</li> <li>• through accredited and licenced third party distributors (eg, mortgage brokers); and</li> <li>• through accredited and licenced mortgage managers.</li> </ul> <p>The distribution channels are appropriate because:</p> <ul style="list-style-type: none"> <li>• the product has a wide target market;</li> <li>• we conduct a full credit assessment on every loan application ensuring that the objectives, financial situation and needs of the consumer are met by the product;</li> <li>• an assessment is made to determine whether the product is not unsuitable for the customer;</li> <li>• distribution channels consist of accredited third parties and authorised employees that ensure the product is in the best interest of the particular customer;</li> <li>• we conduct adequate training for the distributors that covers features of the product; and</li> <li>• we conduct upfront and ongoing due diligence and monitoring of distributors.</li> </ul>						
<p><b>Review Triggers</b></p>	<p>The review triggers that would reasonably suggest that the TMD is no longer appropriate include:</p> <ul style="list-style-type: none"> <li>• a significant dealing of the product to consumers outside the target market occurs;</li> <li>• complaints are received from 3% of customers in relation to their purchase or use of the product that reasonably suggests that the TMD is no longer appropriate;</li> <li>• a material changes to the product or the terms and conditions of the product occurs which would cause the TMD to no longer be appropriate;</li> <li>• there is a material change in the way we distribute the product; or</li> <li>• where 2% or more of our total customers (joint customers to be treated as a single customer) are in hardship at any one time.</li> </ul>						
<p><b>Review Periods</b></p>	<p><b>First review date:</b> Within the 12 months of the date of this TMD.</p> <p><b>Periodic reviews:</b> Every 12 months from the first review date and each subsequent review date.</p>						
<p><b>Distribution Information Reporting Requirements</b></p>	<p>The following information must be provided to us by distributors who engage in retail product distribution conduct in relation to this product:</p> <table border="1" data-bbox="432 1805 1386 2036"> <thead> <tr> <th data-bbox="432 1805 778 1868">Type of information</th> <th data-bbox="778 1805 1090 1868">Description</th> <th data-bbox="1090 1805 1386 1868">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="432 1868 778 2036">Complaints</td> <td data-bbox="778 1868 1090 2036"> <ul style="list-style-type: none"> <li>• Number of complaints</li> <li>• Substance of each complaint</li> </ul> </td> <td data-bbox="1090 1868 1386 2036">Monthly</td> </tr> </tbody> </table>	Type of information	Description	Reporting period	Complaints	<ul style="list-style-type: none"> <li>• Number of complaints</li> <li>• Substance of each complaint</li> </ul>	Monthly
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	Significant dealing(s)	<ul style="list-style-type: none"> <li>• Date or date range of the significant dealing(s) and description of the significant dealing (eg why it is not consistent with the TMD)</li> <li>• What was the root cause of the significant dealing(s).</li> <li>• Why the dealing(s) is significant (e.g. actual or potential harm to customer/class of customer).</li> <li>• How the significant dealing(s) was identified.</li> <li>• Steps taken/will be taken (if any) in relation to the significant dealing(s).</li> </ul>	As soon as practicable, and in any case within 10 business days after becoming aware
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