



Mini D Credit Pty Ltd
Suite 5/ Level 2 / 30 Main Drive
Birtinya, Qld 4575
1300 64 64 33
Support@MiniDeposit.com.au

Target Market Determination (TMD)

About this Document	<p>This target market determination (TMD) seeks to offer consumers, distributors and staff with an understanding of the class of consumers for which this product has been designed, having regard to the objectives, financial situation and needs of the target market.</p> <p>This document is not to be treated as a full summary of the product's terms and conditions and is not intended to provide financial advice. Consumers should refer to the Credit Guide, Credit Schedule and any other documents setting out the terms and conditions under the product when making a decision about this product. These documents are provided to a consumer prior to the provision of credit. A copy of these documents can otherwise be requested by contacting us at support@minideposit.com.au</p>
Product	Personal Loan
Issuer	Mini D Credit Pty Ltd ABN 95 649 002 157 – Australian Credit Licence 531559
Date of TMD	18 th August 2023
Target Market	<p>Description of target market</p> <p>Retail clients who:</p> <ul style="list-style-type: none"> are seeking a fixed rate personal loan to assist in purchasing a property or to consolidate debt with a view to improve their home loan serviceability. are seeking a fixed rate and term loan for any worthwhile purpose including building variation loans and building renovation loans. need the flexibility to make additional repayments. are aged over 24 years and meet the credit assessment criteria for the product Australian/NZ citizens or permanent residence.
	<p>Description of product, including key attributes</p> <p>This is an unsecured / secured fixed rate personal loan. The key attributes are:</p> <ul style="list-style-type: none"> loan amounts between \$10,000 and \$50,000 loan terms of up to 7 years fixed interest rate repayment frequency can be weekly/fortnightly/monthly the ability to make additional repayments without penalty the ability to repay the loan early without penalty <p>This product is not suitable for retail clients who:</p> <ul style="list-style-type: none"> are seeking a continuing credit facility to make purchases, pay bills and to manage their cashflow needs.
Distribution Conditions	<p>Distribution conditions</p> <p>This product is distributed directly by Mini D Credit Pty Ltd through the following channels:</p> <ul style="list-style-type: none"> Mini Deposit Home Loans – website (Direct Sales) Accredited Brokers <p>Mini D Credit Pty Ltd will commence directly distributing this product through the following channel prior to the first review date:</p> <ul style="list-style-type: none"> Mini Deposit Home Loans – website (Direct Sales) Accredited Brokers <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> ensuring that retail clients meet the eligibility requirements for the product ensuring that distribution through accredited brokers and Mini Deposit Home Loan staff are appropriately trained. <p>There are no other approved distributors for this product.</p>



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Target Market Determination (TMD).....continued

Review Triggers	<p>The review triggers that would reasonably suggest that the TMD is no longer appropriate include:</p> <ul style="list-style-type: none"> • a significant dealing of the product to consumers outside the target market occurs. • a significant number of complaints is received from customers in relation to their purchase or use of the product that reasonably suggests that the TMD is no longer appropriate. • a material change to the product or the terms and conditions of the product occurs which would cause the TMD to no longer be appropriate. • if there is an external event such as adverse media coverage or regulatory attention. <p>Mini D Credit Pty Ltd Product Governance Framework includes regular consideration of whether there has been a review trigger following each distribution information report.</p>		
Review Periods	<p>First review date: Within 6 months from the date of this TMD Periodic reviews: At least every 12 months after end of previous review</p>		
Distribution Reporting Requirements	<p>The following information must be provided to Mini D Credit Pty Ltd by distributors who engage in retail product distribution conduct in relation to this product, by email to support@minideposit.com.au</p>		
	Type of information	Description	Reporting period
	Significant dealing(s)	Date or date range of the significant dealing(s) and the description of the significant dealing (e.g., why it is not consistent with the TMD)	As soon as practicable and in any case within 10 business days after becoming aware.
	Complaints	<p>Number of complaints in relation to this TMD.</p> <p>This will include written details of the complaints.</p>	Every 3 months, within 10 business days of the end of each calendar quarter.
	Sales outside the target market	<p>Number of sales.</p> <p>\$ value of sales</p>	Every 3 months, within 10 business days of the end of each calendar quarter.

For more information contact us:

www.MiniDeposit.com.au

Call 1300 64 64 33

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