



Target Market Determination (TMD) Green Advantage Personal Loan

Product	Green Advantage Personal Loan
Issuer	Goulburn Murray Credit Union Co-operative Ltd ABN 87 087 651 509 AFSL 241364
Date of TMD	01/06/2026
Target Market	<p>Description of target market</p> <p>Green Advantage Personal Loans – are available to borrowers who apply and meet gmcu credit criteria and use the funds for non-business purposes for solar, EV charges, insulation or heat pumps.</p> <p>Green Advantage Personal Loans are designed for the class of customers who are eligible borrowers, who are looking for an unsecured personal loan at a fixed or variable rate.</p> <p>The target market includes borrowers who are looking to borrow funds for personal purposes without offering security for environmentally friendly initiatives.</p> <p>Description of product, including key attributes</p> <p>Green Advantage Personal Loan is to fund environmentally friendly initiatives such as water tanks, solar power, windmills, home EV chargers, energy efficient lighting, white goods and appliances etc. and is a loan that is unsecured with the following key attributes.</p> <ul style="list-style-type: none">• Maximum loan term of 10 years• Repayment of principal and interest• Repayment frequency at least monthly• No early repayment fees• Establishment fee, default fee and monthly fees apply• Optional Redraw• Redraw fees may apply• Interest is calculated daily and charged monthly <p>Description of likely objectives, financial situation and needs of consumers in the target market</p> <p>This product is designed for borrowers who are:</p> <ul style="list-style-type: none">• <u>Likely objectives:</u> seeking a fixed rate personal loan designed for customers seeking certainty through a fixed interest rate and fixed repayments for the duration of the loan term. Looking to make additional repayments and access redraw facilities which are subject to prescribed conditions. Customers do not offer security against the borrowings.• <u>Likely objectives:</u> seeking a variable rate personal loan designed for customers seeking flexibility, with an interest rate that may fluctuate over the term of the loan in line with market conditions. Repayments may change if the interest rate varies. The product allows customers to make additional repayments and access redraw facilities which are subject to prescribed conditions. Customers do not offer security against the borrowings.• <u>Likely financial situation:</u> meet gmcu's credit assessment requirements, regular income.• <u>Likely needs:</u> requires funds to purchase environmentally friendly products for personal purposes.



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	<p>Classes of consumers for whom the product is clearly unsuitable</p> <p>Consumers who do not meet the eligibility requirements.</p> <p>Explanation of why the product is likely to be consistent with the likely objectives, financial situation and needs of consumers in the target market</p> <p>This product is easy to use, flexible and not complex, the product's applicability to a wide range of potential financial situations and life stages.</p> <p>The product is consistent with the needs and objectives of customers who may not or do not wish to provide security and seek a fixed interest rate, which provides certainty of fixed repayments over the term of the loan or a variable interest rate which seek flexibility with an interest rate that may fluctuate over the term of the loan in line with market conditions. Extra repayments can be made without cost and redraw of these additional repayments is available.</p>											
Distribution Conditions	<p>Distribution conditions</p> <p>This product is distributed via the Parker Lane broker network and may also be distributed in branch or online and assessed by appropriate authorised bankers.</p> <p>Why the distribution conditions and restrictions will make it more likely that the consumers who acquire the product are in the target market</p> <p>Parker Lane and Bankers will ensure that customers meet the eligibility requirements for the facility.</p>											
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. • Material changes to the product or the terms and conditions of the product occurs which would cause the TMD to no longer be appropriate. • Material changes to regulatory environment including changes impacting green loan products. • High rates of default. • High hardship rates. • High numbers of consumers switching to other products. 											
Distribution Reporting Requirements	<p>The following information must be provided to gmcu by distributors who engage in retail product distribution conduct in relation to this product:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Type of information</th> <th style="width: 50%;">Description</th> <th style="width: 25%;">Reporting period</th> </tr> </thead> <tbody> <tr> <td>Complaints</td> <td>Number of complaints</td> <td>Monthly to gmcu</td> </tr> <tr> <td>Significant dealing(s)</td> <td>Date or date range of the significant dealing(s) and description of the significant dealing (e.g., why it is not consistent with the TMD)</td> <td>As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> </tbody> </table>			Type of information	Description	Reporting period	Complaints	Number of complaints	Monthly to gmcu	Significant dealing(s)	Date or date range of the significant dealing(s) and 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
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Review Periods	<p><i>First review date:</i> within twelve months.</p> <p><i>Periodic reviews:</i> at least every three years after the initial and each subsequent review.</p>
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