

Target Market Determination

for Prime – Variable Product

This Target Market Determination (**TMD**), which is required by law, is to make sure that our customers’ objectives and needs are considered when designing and distributing our credit products. This TMD describes the type of customers that our product is targeted at (the **Target Market**) and any conditions around how we allow the product to be distributed to our customers (**Distribution Conditions**). We have also included the events or circumstances that will cause us to review this TMD and ensure that it is still appropriate for our product (**Review Triggers**).

***IMPORTANT:** This TMD is general in nature and should not be construed as or used to substitute for professional financial or legal advice. It is important to understand that this TMD does not consider the specific objectives, financial situation, or needs of any customer on an individual level. If you are considering acquiring the product(s) referred to in this TMD, to ensure that these product(s) align with your unique personal and financial circumstances, we strongly recommend that you carefully review the product(s) relevant **terms and conditions** and **credit guide** and seek independent financial or legal advice before making any decision.*

Product	Aspire Construction
Product Manager	Columbus Capital Pty Ltd ACN 119 531 252, trading as Origin Mortgage Management Services, Australian Credit Licence 337303
Issuer	<p>This product will be issued by a Lender* which will be named in the loan agreement and these products are managed and serviced by the Product Manager.</p> <p>The product could be issued by any of the Lenders* named below:</p> <ul style="list-style-type: none"> (a) Perpetual Corporate Trust Limited ACN 000 341 533, Australian Credit Licence 392673; (b) Pioneer First Australia Pty Limited ACN 086 092 613; (c) Origin Mortgages (Aus) Pty Ltd ACN 086 045 721; (d) Origin Money Pty Ltd ACN 621 866 242; and (e) Origin Mortgages Pty Ltd ACN 629 566 794; <p>to be referred to as (Columbus/we/us).</p>
Effective Date of TMD	13 February 2024
TMD Version	2024.1
Next Review Due	At least every 2 years from the Effective Date of this Target Market Determination

***The Visa Debit Card is issued by Indue Ltd ACN 087 822 464. Refer to Visa Debit Card Conditions of Use and Target Market Determination for the Visa Debit Card at www.originmms.com.au.**

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Product Description and Key Attributes

Product Features	Prime – Owner Occupied and Investment Loans	Prime Construction – Owner Occupied or Investment Loans
Interest Rate Type	Variable	Variable
Repayment Options	Principal and Interest OR Interest Only, is available for an agreed period	Principal and Interest OR Interest Only, is only available during the construction phase (maximum period of 12 months)
Redraw Facility	Redraw facility available which enables customers to access additional repayments made over and above the minimum required repayments.	Redraws are only allowed and processed for construction progressive payments only.
Visa Debit Card	Yes	Not available until construction is complete

Target Market

We have undertaken an assessment of the product and are of the view that the product attributes are likely to be consistent with the objectives and needs of the Target Market.

Product designed for customers who:	Key Product attributes appropriate for target Market
<ul style="list-style-type: none"> ▪ Seeking a property loan with a range of features including repayments that can vary over the life of the loan for any of the following purposes: <ul style="list-style-type: none"> ○ purchasing, refinancing, or renovating a residential owner occupied or investment property; ○ purchase of house and land package; ○ building and construction finance; ○ consolidation of personal debt; ○ personal needs or personal investments; and / or ○ off the plan purchase 	<ul style="list-style-type: none"> ▪ The property loan account has a variable interest rate, meaning that repayments will vary based on changes to the interest rate. ▪ The loan amount can be used for any one or more of the listed purposes. ▪ Fees, charges, and third-party costs will be payable.
<ul style="list-style-type: none"> ▪ Flexibility to make additional payments more than the required monthly repayment amount and 	<ul style="list-style-type: none"> ▪ Unlimited additional repayments (including the ability to pay the loan out early) can be made without additional charge.