Target Market Determination

Sure Cash Finance Small Amount Credit Contract

Product	Small Amount Credit Contract (SACC)
Issuer	Shimtec Pty Ltd ABN 35 001 928 516 trading as Sure Cash Finance
Australian Credit Licence	390591
Version	4
Date Effective	18 November 2026
TMD Status	Current

This is the target market determination (TMD) for the purposes of section 994B of the Corporations Act 2001 (Cth) for the Sure Cash Finance Small Amount Credit Contract (SACC). It sets out the class of consumers that comprises the target market for the Product, the conditions imposed on the distribution of the Product, the requirements for Sure Cash Finance to review the TMD, and the requirements for distributors to report certain information to Sure Cash Finance.

This TMD does not provide a complete list of the features and terms and conditions of the Product. It should be read together with the Terms and Conditions, Financial Table, Information Statement, Credit Guide and other information available at www.surecash.com.au. If an application for the Product is approved, the Credit Contract will govern the specific terms and conditions that apply.

This TMD has been prepared without taking into account any consumer's individual needs, objectives or financial situation. Capitalised terms have the meaning given to them in the Credit Contract, or as defined in the Definitions section at the end of this TMD.

This determination is effective 18 November 2026 and results from a review, under section 994C of the Corporations Act 2001 (Cth), of the previous determination dated 2 September 2026. It reflects the introduction of the Influencer ACR Channel and the Family Need Purpose, and updated references to the hawking provisions.

Target Market Summary

The Product is likely to be appropriate for a consumer seeking fast, unsecured, non-revolving, short-term finance (with a term between 16 days and 12 months) for a small amount (up to $2,000) to meet a short-term cash-flow need for an Acceptable Purpose, whether on a one-off or recurring basis, who meets our Eligibility Criteria, and whose total Small Amount Credit Contract repayments would not exceed the Protected Earnings Amount. Consumers in the target market may be new or returning customers. Loans distributed through the Influencer ACR Channel are offered only with a fixed term of between 4 and 12 months.

Product Description and Key Attributes

The Product is a small amount credit contract as defined in section 5 of the NCCP Act. Its key attributes are:

- an amount of credit of not more than $2,000;
- a fixed term of not less than 16 days and not more than 12 months (between 4 and 12 months for loans originated through the Influencer Channel);
- unsecured;

- non-revolving (once repaid, the credit cannot be redrawn);
- substantially equal repayments at substantially equal weekly, fortnightly or monthly intervals (as required under the National Credit Code as amended by the Financial Sector Reform Act 2022);
- no interest, with the cost of credit limited to a permitted establishment fee of up to 20% of the adjusted credit amount and a permitted monthly fee of up to 4% of the adjusted credit amount;
- a dishonour fee of $35 for a missed direct debit;
- no early repayment or early termination fees;
- subject to the Protected Earnings Amount, the hawking prohibition in section 992A of the Corporations Act, the SACC-specific prohibition on unsolicited communications in section 133CF of the NCCP Act, and the ASIC-prescribed SACC warning statement, each as required by law;
- available only to consumers who meet our Eligibility Criteria.

Target Market Description

Eligibility Criteria

Consumers in the Target Market:

- aged between 21 and 75 years (we may issue the Product to consumers aged 18-20 where they demonstrate Acceptable Income and an acceptable credit file);
- an Australian citizen or permanent resident (or visa holder with at least 12 months of unrestricted work rights remaining);
- have a fixed Australian residential address;
- have an Australian transaction account in their own name that can process direct debits;
- in control of their own finances and not under any third-party arrangement (e.g. public trustee, guardianship or financial administration order);
- receive Acceptable Income with a minimum net income of $1,580 per month;
- have received Acceptable Income for a continuous period of at least 90 days immediately preceding the application;
- able to apply online and provide Sure Cash Finance with read-only access to at least 90 days of bank statement data and their credit file.

Consumers NOT in the Target Market:

- Consumers who do not meet all of the Eligibility Criteria.

Likely needs, objectives and financial situation

Needs and objectives — Consumers in the Target Market

- require credit for an Acceptable Purpose;
- seeking a small loan of between $300 and $2,000;
- seeking a short-term loan for a fixed period of between 16 days and 12 months (between 4 and 12 months through the Influencer Channel);
- seeking to meet a short-term cash-flow need on a one-off or recurring basis (and who may be a new or returning customer);
- seeking an unsecured loan;
- seeking a non-revolving loan;
- seeking certainty of fixed regular repayments, with the ability to repay early without fees.

Needs and objectives — Consumers NOT in the Target Market

- require credit for an Unacceptable Purpose;
- seeking a loan for less than $300 or more than $2,000;
- seeking a loan with a term longer than 12 months (or, through the Influencer Channel, shorter than 4 months);
- seeking a secured loan;
- seeking a revolving or continuing line of credit.

Financial situation — Consumers in the Target Market

- have a minimum net income of $1,580 per month from Acceptable Income;
- have the financial capacity to meet the repayments and fees under the Product when due, without Substantial Hardship;
- whose total Small Amount Credit Contract repayments (under this Product and any other SACC) would not exceed the Protected Earnings Amount (i.e. not more than 10% of net income in any repayment period).

Financial situation — Consumers NOT in the Target Market

- minimum net income below $1,580 per month, or income not from an Acceptable Income source (including Unacceptable Income);
- consumers who are not receiving Acceptable Income, including consumers who are unemployed and not in receipt of Centrelink payments or other regular, verifiable income;
- do not have the financial capacity to meet repayments and fees when due, including (without limitation): consumers who gamble excessively (e.g. 30% or more of net income spent on gambling); consumers with an Unacceptable History of Dishonours and/or Defaults; consumers who have requested or are subject to Hardship relief on existing credit commitments in the preceding 90 days; consumers with an Unacceptable Number of Similar Loans;
- whose total Small Amount Credit Contract repayments would exceed the Protected Earnings Amount;
- currently in default under another SACC, MACC or other regulated credit contract.

Assessment of Appropriateness

Sure Cash Finance has assessed the Product and considers 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. The key attributes (including the Eligibility Criteria, the Protected Earnings Amount cap, the equal-repayment structure, and the SACC fee cap) are suitable for consumers with the attributes identified in the ‘Consumers in the Target Market’ sections of the Target Market Description above.

The target market includes returning customers who use the Product on a recurring basis to meet short-term cash-flow needs. This is distinct from a consumer who holds multiple concurrent small amount credit contracts across different lenders, who is excluded from the target market (see the definition of Unacceptable Number of Similar Loans). The Protected Earnings Amount cap is the principal control ensuring that, for both new and returning customers, total Small Amount Credit Contract repayments remain affordable; the responsible lending assessment is applied to each loan regardless of whether the consumer is a returning customer.

New customers (consumers without an established repayment history with Sure Cash Finance) are held to a stricter credit standard than the outer boundary described in the definition of Unacceptable History of Dishonours and/or Defaults: under the Responsible Lending & Credit Assessment Policy, any default recorded on a new customer’s credit file — regardless of amount or age — results in

decline. The $500 / 12-month threshold describes the target-market boundary; the operational policy applies stricter criteria to new customers.

Sure Cash Finance has also assessed the Family Need Purpose. Allowing credit for a genuine and urgent need of an immediate family member, verified where reasonably practicable and subject to the same affordability assessment, meets a real need of consumers in the target market. Regular or ongoing financial support of family members remains an Unacceptable Purpose.

Distribution Conditions

Authorised distribution channels

The Product may only be distributed by:

- Sure Cash Finance directly, through the online application form at www.surecash.com.au and by direct contact with our employed staff (including by telephone and email);
- ACR Agents appointed by Sure Cash Finance under section 64 of the NCCP Act, within the scope of their written authorisation, including at an ACR Agent's own retail premises; and
- Influencer ACRs, within the scope of their written authorisation under the Influencer ACR Agreement and subject to the conditions in the 'Influencer ACR Channel' section below.

Sure Cash Finance does not operate physical branches. Where an application originates from a purchased lead or referral, the application is treated as a Sure Cash Finance or ACR Agent application and is subject to the same Eligibility Criteria, target-market assessment and responsible lending assessment as any other application. A lead provider or referrer (other than an Influencer ACR acting within the scope of its authorisation) is not authorised to assess eligibility, make any representation about the Product, or make any distribution decision. No other person is authorised to distribute the Product. Distribution must comply with the hawking prohibition in section 992A of the Corporations Act, the SACC-specific prohibition on unsolicited communications in section 133CF of the NCCP Act, and the responsible lending obligations under the NCCP Act.

Information collected from each applicant

Sure Cash Finance (or an ACR Agent) will obtain the following information from each applicant through the online application form, third-party data services with the applicant's consent, and where required by telephone, SMS or email:

- full legal name, residential address, date of birth, and current telephone number and email address;
- a valid government-issued photo identification document number, verified electronically against authoritative data sources;
- residency status (citizenship, permanent residency or visa status);
- the purpose for which the loan is sought, with sufficient particularity to assess whether it is an Acceptable Purpose (including, for a Family Need Purpose, the family member's relationship to the applicant and the nature and urgency of the need);
- information about the applicant's Essential Living Expenses;
- Centrelink income statement (if applicable);
- with the applicant's consent: at least 90 days of bank transaction data (via a CDR-accredited or equivalent bank statement service); and
- with the applicant's consent: a credit report from a licensed credit reporting body.

How information is used

Sure Cash Finance's loan origination and approval system applies the following controls and processes:

- auto-decisioning rules apply each Eligibility Criterion and exclusion to the verified data, with applicants failing any material criterion declined automatically;
- applications passing auto-decisioning are reviewed by a trained Sure Cash Finance loans officer (or ACR Agent operative, other than an Influencer ACR) who applies the same criteria and the responsible lending assessment under sections 117 to 123 of the NCCP Act, with discretion limited to resolving data quality issues;
- the responsible lending assessment considers verified income, verified Essential Living Expenses, existing debt repayments, Protected Earnings Amount headroom, and indicators of Substantial Hardship;
- checks include: identity verification; age and residency confirmation; assessment of credit bureau data; analysis of 90-day bank transactions (affordability, dishonours, credit usage, behavioural indicators); confirmation that the loan purpose is an Acceptable Purpose (and, for a Family Need Purpose, verification of the need where reasonably practicable, for example from a medical, hospital or funeral invoice or other supporting document); and confirmation that the applicant is within the target market described in this TMD.

System controls

Sure Cash Finance maintains the following system controls:

- hard rules within the origination system that block any application failing a material Eligibility Criterion or meeting an exclusion criterion;
- a complete audit trail of every application, decision and reason, retained for at least 7 years;
- monthly internal monitoring against the target market and review triggers;
- quarterly internal monitoring of a random sample of approved and declined applications against this TMD and the responsible lending assessment, conducted by the Compliance Manager, who is not involved in day-to-day credit decisioning;
- an annual independent external compliance review, conducted each June by an appointed external adviser, covering this TMD and Sure Cash Finance's related credit policies;
- mandatory induction and annual recurrent training of all Sure Cash Finance staff and ACR Agent personnel performing distribution conduct, with authorisations suspended where training is not current;
- alignment of website, advertising, marketing material and Influencer ACR content with this TMD, reviewed and approved before publication.

ACR Agent controls

ACR Agents are subject to the following additional conditions:

- a written authorisation under section 64 of the NCCP Act, incorporating this TMD by reference and requiring compliance as a condition of the authorisation;
- mandatory pre-authorisation training on this TMD, responsible lending and SACC-specific obligations, with annual recertification;
- use of the same origination system, decisioning engine and credit policy as the direct channel, with no separate or relaxed criteria; and
- the reporting obligations set out in the Information Reporting Requirements section below.

Influencer ACR Channel

Overview. Sure Cash Finance also distributes the Product through social media content creators appointed as ACR Agents (**Influencer ACRs**) under the Influencer ACR Agreement. Loans originated through this channel (the **Influencer Channel**) are the same Product, with the same fees, Eligibility Criteria and responsible lending assessment as the direct channel, but with a restricted term range. Influencer ACRs are ACR Agents, and the 'ACR Agent controls' apply to them together with the conditions in this section. Where this section is more specific, it applies. Clause references in this section are to the Influencer ACR Agreement.

Product attributes for the Influencer Channel. Loans originated through the Influencer Channel:

- are for an amount of credit of between $300 and $2,000;
- have a fixed term of not less than 4 months and not more than 12 months, and the origination system will not permit a shorter or longer term for an Influencer Channel application;
- otherwise have all of the key attributes of the Product set out in 'Product Description and Key Attributes'.

Target market for the Influencer Channel. The target market is consumers described in the 'Target Market Description' who are seeking a fixed term of between 4 and 12 months. Consumers who need a loan for less than 4 months are not in the target market for the Influencer Channel.

Appropriateness of the Influencer Channel term. The 4-month minimum spreads repayments over a longer period, reducing each repayment as a share of net income. This supports headroom under the Protected Earnings Amount and reduces the risk of short-cycle repeat borrowing among consumers reached through social media, who may not yet have a relationship with Sure Cash Finance. A 4-month loan carries a higher minimum cost than a shorter term: establishment and monthly fees total 36% of the credit amount (20% + 4 × 4%) compared with 24% over 1 month. This is mitigated because there are no early repayment fees and no monthly fee is charged for any month after the loan is repaid in full. Sure Cash Finance considers the Influencer Channel term range consistent with the likely objectives, financial situation and needs of the target market.

Appointment of Influencer ACRs. Before any Influencer ACR publishes content about the Product, Sure Cash Finance will ensure the Influencer ACR:

1. holds a written authorisation under section 64 of the NCCP Act, given through the Influencer ACR Agreement, that incorporates this TMD by reference (clause 2.6) and limits the authorisation to the scope set out below;
2. has been issued an ASIC credit representative number and is a member of AFCA in their own right, and maintains that membership for the whole term (clauses 2.1, 2.5 and 9.3);
3. is a fit and proper person, having provided identity and background information including a police check and bankruptcy search, and has been checked against the ASIC banned and disqualified registers (clause 8.2);
4. has an audience that platform analytics, provided by the Influencer ACR, show is mostly aged 18 or over and located in Australia (clause 8.2);
5. has completed Sure Cash Finance's influencer training and signed the training acknowledgement before publishing any content, with refresher training at least every 12 months and whenever Sure Cash Finance requires (clause 8.1). Training covers this TMD, responsible lending, SACC and MACC obligations, credit advertising requirements and the Influencer ACR Agreement's content rules;
6. is paid a fixed fee of $300 (plus GST if applicable) per Active Week for 2 Approved Posts ($150 for 1 post). The fee is not linked in any way to clicks, enquiries, applications, approvals, loan amounts or loans funded, and no commission, bonus, referral fee or tracked affiliate payment is paid (clause 4).

Scope of authorisation. An Influencer ACR is authorised only to publish Approved Posts on Approved Channels, and to refer consumers who make an enquiry to Sure Cash Finance's website or staff using Approved Responses only (clause 2.2). All credit decisions, disclosure documents and dealings with applicants are handled only by Sure Cash Finance (clause 2.4). An Influencer ACR is not authorised to (clause 2.3):

- assist any consumer to apply for credit, or help prepare, complete, check or submit an application;
- collect, receive, store or pass on any consumer's personal information, financial details, bank statements or documents;
- suggest that a consumer apply for, or is eligible for, a particular loan, recommend any loan amount or product, or say whether a consumer is likely to be approved;
- give any financial, credit or debt advice;
- deal with any existing customer about their loan, follow up overdue accounts or collect payments;
- hold themselves out as a lender, broker or employee of Sure Cash Finance, or accept any fee or benefit from a consumer;
- make or influence any credit decision.

Content and conduct rules. Influencer ACRs must comply with the following rules for all content and conduct relating to the Product, including posts, videos, stories, captions, comments, direct messages and live streams:

1. **Prior approval.** Every item of content must be submitted at least 5 working days before publication and approved in writing (**Approved Content**). Approval covers only the exact final version and lapses after 30 days. Approved Content must be published on an Approved Channel exactly as approved (clauses 5.1, 5.3 and 5.4).
2. **Other languages.** Content in Filipino, Tagalog, Taglish or any other language must be submitted with a full English translation, which Sure Cash Finance may have independently checked (clause 5.2).
3. **Required disclosures.** Every Approved Post must carry the platform's paid partnership label and "#ad" or "Paid partnership with Sure Cash Finance". It must state that the Influencer ACR is an Authorised Credit Representative (with their credit representative number) of Shimtec Pty Ltd t/as Sure Cash Finance, Australian Credit Licence 390591, and include any consumer warning Sure Cash Finance requires, in the exact wording supplied (clause 5.5).
4. **Approved link only.** Content and Approved Responses may only use the tracked link Sure Cash Finance supplies (clause 5.5). That link leads to the Influencer Channel landing page, which displays the Product's fees and the 4–12 month term. The ASIC-prescribed SACC warning statement is displayed on Sure Cash Finance's website and in the online application before the consumer applies.
5. **Prohibited representations.** Content must not (clause 6):
    - suggest approval is guaranteed, instant, easy, quick or likely, including phrases such as "guaranteed approval", "no credit check" or "cash in minutes";
    - state fees, costs, repayments, loan amounts, terms or eligibility except in the exact words of Approved Content;
    - suggest or describe any particular use for a loan, except in the exact words of Approved Content (Approved Content will not present the Product for any Unacceptable Purpose, and will not promote the Family Need Purpose);
    - present borrowing as a lifestyle choice, a way to pay for luxuries, holidays, gifts, gambling or celebrations, or a solution to ongoing money problems;

- use urgency or pressure, testimonials (unless true and approved), discount codes, giveaways or other incentives, or comparisons with other lenders;
- promote any other SACC, MACC, payday, buy now pay later or similar short-term credit product.

6. **Targeting.** Content must not be aimed at people under 18, and must not single out people in financial hardship, people receiving government benefits, people with gambling problems, or newly arrived migrants or students (clause 6, items 8 and 9).
7. **No unsolicited contact.** Influencer ACRs must not make unsolicited contact with anyone to offer, promote or discuss the Product, including by direct message, text, call, email, group chat or community group post, or invite anyone to contact them (clause 6, item 7).
8. **Enquiries and comments.** Influencer ACRs must answer enquiries, comments and questions about loans only with Approved Responses, which direct the consumer to Sure Cash Finance, or not at all. They must check comments on each Approved Post daily for 14 days, then weekly, and hide or delete comments when asked. Any personal information received must not be used or forwarded; it must be deleted and Sure Cash Finance told within 1 business day (clauses 5.8, 7.1 and 7.2).
9. **Live and unscripted content.** The Product and Sure Cash Finance must not be mentioned in any live stream, podcast, interview or public appearance unless the topics and wording have been approved in writing in advance (clause 5.7).
10. **Paid promotion.** Content must not be boosted, promoted or targeted without Sure Cash Finance's prior written approval of the targeting settings (clause 5.9).
11. **Escalation within 1 business day.** Influencer ACRs must tell Sure Cash Finance within 1 business day of any complaint (which they must forward and not try to resolve), any statement of financial hardship or distress (answered only with the Approved Response referring to the National Debt Helpline and Moneysmart), any comment claiming approval is guaranteed, quick or easy, any possible breach of law or of the Influencer ACR Agreement, loss of AFCA membership, or contact from any regulator (clauses 5.8 and 7.3 to 7.5).
12. **Removal.** Content must be removed or changed within 4 hours of a direction from Sure Cash Finance, and all content removed within 24 hours of the Influencer ACR Agreement ending (clauses 5.6 and 13).
13. **Records and access.** Influencer ACRs must give Sure Cash Finance ongoing view access to every Approved Channel, keep all content, approvals, comments, messages and enquiries about loans for 7 years, and provide them within 2 business days of a request (clauses 9.1 and 9.2).

These rules apply together with the hawking prohibition in section 992A of the Corporations Act, the SACC-specific prohibition on unsolicited communications in section 133CF of the NCCP Act, the prohibitions on misleading or deceptive conduct, and the advertising requirements of the NCCP Act and National Credit Code (clause 8.4).

Origination controls. Influencer Channel applications are made through the Influencer Channel landing page and application link that Sure Cash Finance supplies for use in Approved Content and Approved Responses. The link carries a tracking code used only to identify the channel and the Influencer ACR for term restriction and monitoring; it is never used to calculate any payment to the Influencer ACR. Applications are assessed only by Sure Cash Finance loans officers, using the same origination system, decisioning engine and credit policy as the direct channel, with no separate or relaxed criteria. Influencer ACRs have no access to applicant information or application outcomes, other than de-identified aggregate reporting.

Monitoring and consequences of breach. Sure Cash Finance will:

- monitor each Influencer ACR's Approved Channels at least monthly, including stories, comments and recorded live streams, using the view access given under clause 9.1;
- compare Influencer Channel outcomes with the direct channel quarterly, including approval and decline rates, decline reasons (in particular Unacceptable Purpose declines), applicant age profile, complaints and arrears;
- direct removal or change of any non-compliant content within 4 hours (clause 5.6), pause the engagement with immediate effect where needed for a compliance reason (clause 3.2), and withhold or recover the fee for any breaching post (clause 4.6);
- terminate the Influencer ACR Agreement immediately for any event in clause 3.4, including publishing anything that is not Approved Content, and notify ASIC that the appointment has ended (clause 13).

Review Triggers

Sure Cash Finance will review this TMD on becoming aware (including constructively, in line with section 994C(4) of the Corporations Act) of any of the following:

Review Trigger	Description / Threshold
Complaints	Complaints received in a calendar quarter equal to or greater than 2% of active loans at the end of that quarter.
Bad debts	Bad debts in a calendar quarter equal to or greater than 12% of active loans at the end of that quarter.
Cancellations	Cancellations in a calendar quarter equal to or greater than 5% of loans originated in that quarter.
No payment	Originated loans within a calendar quarter that go 30 days or more without a payment equal to or greater than 15% of loans originated in that quarter.
Hardship applications	Hardship applications in a calendar quarter equal to or greater than 2% of active loans at the end of that quarter.
Repeat and sequential borrowing	A material increase, over a rolling 12-month period, in (a) the proportion of loans made to returning customers above the established baseline, or (b) the average number of loans per customer, indicating a possible escalation in repeat or sequential borrowing (as distinct from the established level of repeat borrowing inherent in the target market).
Consumer outside target market	Sure Cash Finance identifies a consumer outside the target market who acquired the Product.
Consumer inside target market but Product unsuitable	Sure Cash Finance identifies a consumer inside the target market for whom the Product was not suitable.
Material change to Product	Any material change to the Product structure (including its key attributes), pricing or distribution.
Regulatory orders	ASIC uses its product intervention power under Part 7.9A of the Corporations Act, issues a stop order under Part 7.8A, or takes any other regulatory action in relation to the Product or a comparable product.
Significant dealings	Sure Cash Finance identifies a significant dealing required to be reported to ASIC under section 994G of the Corporations Act.

Review Trigger	Description / Threshold
Material change in legislation or guidance	Any material amendment to the NCCP Act, National Credit Code, Corporations Act or associated regulations affecting small amount credit contracts or the DDO regime, or any material update to ASIC RG 274 or successor guidance.
External findings	Receipt of any communication from ASIC, AFCA or another regulator concerning the Product or its distribution (including social media or influencer marketing of credit), or publication of any ASIC report materially affecting expectations for SACC TMDs.
Influencer content breach	Publication of any content about the Product that is not Approved Content, or any other breach of the Influencer ACR content and conduct rules.
Influencer Channel decline rate	The decline rate for Influencer Channel applications in a calendar quarter exceeds the direct-channel decline rate by 15 percentage points or more.
Influencer complaints	Any complaint about the content or conduct of an Influencer ACR.
Influencer Channel arrears	Influencer Channel loans originated in a calendar quarter that go 30 days or more without a payment equal to or greater than 15% of Influencer Channel loans originated in that quarter.

Periodic Reviews

Initial Review	By 30 June 2027
Subsequent Reviews	By 30 June each year, and in any event within 12 months of the previous review
Trigger Reviews	As soon as practicable, and in any event within 10 business days, of becoming aware of a review trigger or of any other event or circumstance that would reasonably suggest this TMD is no longer appropriate

Information Reporting Requirements

This table sets out the information required to identify whether a review trigger, or any other event or circumstance that would reasonably suggest this TMD is no longer appropriate, has occurred. Reports must be provided in the format specified by Sure Cash Finance from time to time (currently via the Sure Cash Finance Distributor Portal). Influencer ACRs report only the information for which they are named. Loan-level information about Influencer Channel loans is reported by Sure Cash Finance.

Information	Who is required to report	Reporting period
The number, nature and resolution of complaints (as defined in section 994A of the Corporations Act)	Issuer and ACR Agents (other than Influencer ACRs)	Quarterly, within 10 business days of period end
The percentage of bad debts (loans written off as uncollectable)	Issuer and ACR Agents (other than Influencer ACRs)	Annually, within 10 business days of period end
The percentage of loan cancellations	Issuer and ACR Agents (other than Influencer ACRs)	Quarterly, within 10 business days of period end

Information	Who is required to report	Reporting period
The percentage of loans that went 30 days or more without making a payment	Issuer and ACR Agents (other than Influencer ACRs)	Quarterly, within 10 business days of period end
The number and outcome of hardship applications received	Issuer and ACR Agents (other than Influencer ACRs)	Quarterly, within 10 business days of period end
Details of a consumer identified as being outside the target market who acquired the Product	Issuer and ACR Agents (other than Influencer ACRs)	As soon as practicable, and in any event within 10 business days, of becoming aware
Details of a consumer identified as being inside the target market but for whom the Product was not suitable	Issuer and ACR Agents (other than Influencer ACRs)	As soon as practicable, and in any event within 10 business days, of becoming aware
Any material change to the Product structure (including its key attributes) or its distribution	Issuer and ACR Agents (other than Influencer ACRs)	As soon as practicable, and in any event within 10 business days, of becoming aware
Any use by ASIC of its product intervention power under Part 7.9A of the Corporations Act in relation to the Product	Issuer and ACR Agents (other than Influencer ACRs)	As soon as practicable, and in any event within 10 business days, of becoming aware
Details of any significant dealing (as defined in section 994F of the Corporations Act) required to be reported to ASIC	Issuer and ACR Agents (other than Influencer ACRs)	As soon as practicable, and in any event within 10 business days, of becoming aware
Any material change to the regulation of small or medium amount credit contracts under the NCCP Act, the National Credit Code or associated regulations	Issuer and ACR Agents (other than Influencer ACRs)	As soon as practicable, and in any event within 10 business days, of becoming aware
Complaints, and any consumer communication indicating financial hardship or distress	Influencer ACRs	Within 1 business day of receipt (clauses 5.8, 7.3 and 7.4)
Any personal information or documents received from a consumer	Influencer ACRs	Within 1 business day of receipt (clause 7.2)
Any breach of the Influencer ACR Agreement, loss of AFCA membership, or contact from a regulator	Influencer ACRs	Within 1 business day of becoming aware (clause 7.5)
A list of each Approved Post published, with its date and link	Influencer ACRs	With each invoice, in arrears (clause 4.3)
Copies of content, approvals, comments, messages and enquiries about loans	Influencer ACRs	Within 2 business days of a request (clause 9.2)
Audience age and location profile from platform analytics	Influencer ACRs	Quarterly, within 10 business days of quarter end (clause 8.2)
Summary of Influencer Channel complaints, and approval rate, decline reasons and arrears compared with the direct channel	Issuer	Quarterly, within 10 business days of quarter end

Definitions

Capitalised terms have the meaning given to them in the Credit Contract, unless otherwise defined below or elsewhere in this TMD.

Acceptable Income means income which is regular, recurring and ongoing and includes (but is not limited to): salary and wages; Australian government pension or allowance payments (including Age Pension, Disability Support Pension, Carer Payment, JobSeeker Payment, Parenting Payment and Family Tax Benefit), but excluding Crisis Payment, Special Benefit and one-off payments; Veterans' Affairs payments; Child Support payments; personal income as a sole trader, where consistently received into the consumer's bank account; and rental property income where verifiable.

Acceptable Purpose means a personal, domestic or household purpose that is not an Unacceptable Purpose, and includes a Family Need Purpose. Common examples include unexpected vehicle repairs, replacement of essential household items, unexpected medical, dental or veterinary expenses, funeral costs, and travel to attend a family funeral or to visit a seriously ill family member.

ACR Agent means an authorised credit representative appointed by Sure Cash Finance under section 64 of the NCCP Act, and includes an Influencer ACR.

Active Week, **Approved Channels**, **Approved Posts** and **Approved Responses** have the meanings given in the Influencer ACR Agreement.

AML/CTF Act means the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

Approved Content means content about the Product approved in writing by Sure Cash Finance before publication, in accordance with the Influencer ACR Agreement.

ASIC means the Australian Securities and Investments Commission.

Corporations Act means the Corporations Act 2001 (Cth).

Credit Contract means a SACC between Sure Cash Finance and a consumer for the provision or proposed provision of credit to that consumer.

DDO means the design and distribution obligations in Part 7.8A of the Corporations Act.

Eligibility Criteria has the meaning given in the 'Target Market Description' section of this TMD.

Essential Living Expenses means day-to-day living expenses including (but not limited to): groceries and supermarket spend; fuel and transport costs for essential travel; utilities (electricity, gas, water, internet, telephone); and accommodation costs (rent, mortgage repayments).

Family Need Purpose means using the credit to meet a genuine and urgent need of an immediate family member of the consumer, in Australia or overseas, such as medical or hospital costs, funeral costs, or emergency repairs to a family home after a disaster, where: (a) the consumer has explained the need in the application with sufficient particularity, including the family member's relationship to the consumer; (b) Sure Cash Finance has verified the need where reasonably practicable; and (c) the repayments are affordable for the consumer without Substantial Hardship. It does not include regular or ongoing financial support of family members.

Hardship means circumstances where a consumer is in financial difficulty and has sought a temporary or permanent variation to payment obligations, including (without limitation) relief under section 72 of the National Credit Code.

Illegal Purpose includes any purpose which: is illegal under the laws of Australia or any relevant foreign jurisdiction; involves or facilitates fraud, identity misuse, money laundering, or other prohibited activities; and/or would result in Sure Cash Finance breaching a relevant legislative requirement (including the NCCP Act, AML/CTF Act or Corporations Act).

Influencer ACR means an ACR Agent appointed under the Influencer ACR Agreement to promote the Product through social media content to their audience, in accordance with the 'Influencer ACR Channel' section.

Influencer ACR Agreement means the written agreement between Sure Cash Finance and an Influencer ACR under which the Influencer ACR is authorised under section 64 of the NCCP Act, as amended from time to time.

Influencer Channel means distribution of the Product through Influencer ACRs, including any application made through an Influencer ACR's tracked link.

National Credit Code means the National Credit Code in Schedule 1 of the NCCP Act.

NCCP Act means the National Consumer Credit Protection Act 2009 (Cth).

Paying Other Forms of Credit includes: repaying another loan; paying arrears or missed payments on an existing credit contract; and/or refinancing external credit.

Product means the Sure Cash Finance Small Amount Credit Contract.

Protected Earnings Amount means the cap under the National Credit Code (as amended by the Financial Sector Reform Act 2022) which restricts total Small Amount Credit Contract repayments by a consumer to not more than 10% of the consumer's net (after-tax) income in any repayment period.

SACC means a small amount credit contract as defined in section 5 of the NCCP Act.

Substantial Hardship means circumstances that constitute substantial hardship within the meaning of that term under the NCCP Act. Without limitation, Sure Cash Finance will consider that a consumer who would, after meeting their repayment obligations under the Product, be unable to meet their Essential Living Expenses is in Substantial Hardship.

Sure Cash Finance means Shimtec Pty Ltd ABN 35 001 928 516 trading as Sure Cash Finance, Australian Credit Licence number 390591.

TMD means this target market determination.

Unacceptable History of Dishonours and/or Defaults means a history of dishonours and/or defaults considered unacceptable in assessing the consumer's capacity to repay the Product, including (without limitation): 6 or more dishonours to lenders in the consumer's bank account during the preceding 90 days, regardless of resolution; any unresolved dishonour to another lender at the time of the application; a current bankruptcy or Part IX or Part X arrangement under the Bankruptcy Act 1966 (Cth), or any such arrangement within the preceding 24 months; and/or any current paid or unpaid default of $500 or more recorded on the consumer's credit file in the preceding 12 months.

Unacceptable Income includes (but is not limited to): deposits from friends or family; proceeds from the sale of items; one-off deposits; gambling credits or winnings; and/or early superannuation release.

Unacceptable Number of Similar Loans means a number of small or medium amount credit contracts similar to the Product that is unacceptable in assessing the consumer's capacity to repay, including (without limitation): 3 or more new lender deposits received by the consumer in the preceding 30 days; and/or 8 or more new personal loans obtained by the consumer in the preceding 90 days.

Unacceptable Purpose includes (but is not limited to): Essential Living Expenses; Paying Other Forms of Credit; any purpose indicating Substantial Hardship; any Illegal Purpose; gambling, betting, wagering or speculation; investment, business or commercial purposes; and/or funding another person's expenditure (whether by loan, gift or otherwise), other than a Family Need Purpose.