

Target Market Determination (TMD)

Consumer Premium Funding

Effective Date: 31 January 2026

About this document

This TMD applies to the **Consumer Premium Funding** product described in the Domestic Premium Funding Application including its Terms and Conditions (Terms and Conditions – Consumer Lending) (the **Product**) issued by Hunter Premium Funding Pty Ltd ABN 80 085 628 913 (the **Issuer**).

The purpose of this TMD is to describe the class of customers for which the Product has been designed, having regard to the likely needs, objectives and financial situation of that class of customers. Examples used in this TMD are illustrative only and are not intended to be exhaustive.

This TMD is not intended to provide any financial product advice, and does not consider any individual customer's personal needs, objectives or financial situation.

This TMD does not replace the terms and conditions, and disclosures made, in the Product. A customer should refer to the terms and conditions, and disclosures made in the Domestic Premium Funding Application and Terms and Conditions before making a decision.


A. Target Market

Product description (including key attributes)

Product:	Consumer Premium Funding Loan
	This Product provides eligible customers with short-term credit (the Loan) to fund general insurance premiums for policy types acceptable to the Issuer.
Key Product Attributes:	<ul style="list-style-type: none">• Finance for insurance premiums for wholly or predominantly personal, domestic and/or household purposes.• Loans terms are generally between 6 to 12 months.• Fixed monthly repayments.• Loan repaid in full before policy expiry date.• Interest and applicable fees are disclosed upfront.• Secured by the funded insurance policy/s (cancellation rights are assigned to the Issuer).• Available via insurance brokers.
Key eligibility criteria:	<p>To be eligible for this product, customers will need to meet the following criteria:</p> <ul style="list-style-type: none">• Wish to finance a loan for 100% of the premium payable under their insurance policy/s, the insurance policies must be for cancellable policies that are for wholly or predominantly personal, domestic or household purposes.• Be either:<ul style="list-style-type: none">◦ An individual; or◦ In relation to Residential Strata Insurance only, a body corporate of a residential strata title which has an ABN; and• Be domiciled in Australia.• Meet our lending criteria.• Be the policy holder(s) for the funded insurance premiums.• Have financial circumstances sufficient to meet the loan repayments, interest and fees for the term of the loan.• Agree to assign their rights under the insurance policy/s to the Issuer as security for the premium funding loan.


Likely needs, objectives and financial situation

Consumer Premium Funding is designed for:

	Likely needs and objectives	Likely financial situation
	Persons who want to finance 100% of their upfront insurance premium payments in order to spread that expense over the life of the insurance policy.	Persons who do not wish to make an upfront payment of insurance premiums, and who can afford the monthly instalment payments and interest charges.
	Based on our assessment of the key terms, features and attributes, the Consumer Premium Funding Loan is likely to be consistent with the needs, objectives and financial situation of customers in the target market.	

B. Ineligible Persons

Consumer Premium Funding is not designed for persons:

	<ul style="list-style-type: none">• That are not an individual or a body corporate of a residential strata title.• Who want to fund insurance premiums that are wholly or predominantly for commercial purposes.• Who want to pay their insurance in a lump sum.• That want to fund their insurance premiums for longer than the Product term.• Who are not domiciled in Australia.• Who are not the policy holder(s) of the insurance policy.• Who do not agree to assign their rights under the insurance policy to the Issuer as security for the premium funding loan.
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C. Distribution

Distribution channels

The Product under this TMD may be distributed by the Issuer through licensed insurance brokers or their Authorised Representatives (together, Insurance Brokers). The Insurance Brokers do not act on behalf of the Issuer in distribution of the product. The Issuer does not directly distribute the Product to customers or provide personal advice services to customers.

Distribution conditions and restrictions

The Product under this TMD can only be issued to customers that are eligible for that cover in accordance with the application and/or renewal criteria that has been approved in writing by the Issuer and which complies with the law (**Application Process**).

The Application Process has been tailored to identify the Target Market described in this TMD as part of the eligibility criteria for the Product covered in this TMD, and the use of the Application Process would make it more likely that a Product covered by this TMD will be acquired by persons in the Target Market.

The Product under this TMD can be distributed by licensed Insurance Brokers approved by the Issuer (**Approved Distributors**). Approved Distributors and their systems and processes are assessed and monitored by the Issuer, and therefore distribution by them would make it more likely that they will comply with the terms of this TMD.

Distribution information

We require Authorised Distributors to provide the following information in relation to their distribution of the product covered by this TMD:

Complaints	all complaints in relation to the product covered by this TMD must be referred to the Issuer as soon as practicable, and in any case within 10 business days, after the complaint is received.
Significant dealings	notification, within 10 business days, if they become aware of a significant dealing in relation to this TMD that is inconsistent with this TMD.

Other

In addition to the distribution conditions, restrictions and information set out above, the Issuer may include other conditions, restrictions and information on the distribution of products under this TMD.

Any additional conditions and restrictions will be notified (in writing) to an Approved Distributor.

TMD reviews

This TMD shall be reviewed as follows:

Effective date:	31 January 2026
Next review due:	15 January 2028
Review period:	At least every two years from the effective date of this Target Market Determination.
Review triggers	<p>Where an event or circumstance is identified by us or is notified to us that would reasonably suggest the TMD is no longer appropriate. This may include (but is not limited to):</p> <ul style="list-style-type: none">• a material change to the design or distribution of a product, including material changes to loan terms and conditions;• a material alteration to acceptance criteria or credit criteria, or the Application Process;• identified systemic issues in the product or the distribution of the product;• relevant material external events such as relevant litigation or adverse media coverage;• relevant feedback, information or notification received from a distributor, regulator such as ASIC or other interested parties;• significant changes in metrics. These include complaints, collections metrics and Authorised Distributor feedback; and• any significant dealings that are inconsistent with the TMD, to the extent these events or circumstances reasonably suggest the TMD is no longer appropriate.