Target Market Determination

Personal Loan: Unsecured

Westlawn Finance

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Product

Personal Loan: Unsecured

Issuer

Westlawn Finance Limited ABN 19 096 725 218
Australian Credit Licence No. 387844

Date of TMD

5 October 2025

Target Market

Description of target market
Retail clients who:

- are seeking a loan of at least $3,000 for any worthwhile purpose including to make a purchase or to consolidate an existing debt
- are aged 18 years or more and meet the credit assessment criteria for the product
- are a permanent resident of Australia or hold a relevant work visa
- need the flexibility to make additional repayments

Description of product, including key attributes

This is an unsecured fixed rate personal loan. The key attributes are:

- Minimum loan amount $3,000
- Loan terms of maximum of 5 years
- Fixed interest rate
- Repayment calculated monthly, however weekly or fortnightly allowable
- The ability to make additional repayments without penalty
- Unable to make redraws of advance payments
- Establishment fee applicable
- Early termination fee payable based on the scheduled remaining term of the contract at the time of termination

Appropriateness of Product for target market

The product's attributes are designed to support the target market's objectives, needs and financial situation.

Distribution conditions

This product is distributed by the issuer through the channels of the Westlawn branch network.

Distribution conditions for this product include:

- ensuring that retail clients meet the eligibility requirements for the product
- ensuring that distribution is by appropriately trained staff only

There are no other distributors for this product.
How the distribution channels will enable the product to reach consumers in the target market:

- Provide product support and information via staff located in branch network either by face to face interview or telephone or email
- Staff are appropriately trained and accredited

- All applications regardless of channel go through an assessment process

Review triggers

The review triggers that would reasonably suggest that the TMD is no longer appropriate include:

- 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

The *Product Governance Framework* includes regular consideration of whether there has been a review trigger following each distribution information report. That consideration is by reference to paragraphs 154 to 156 of RG274.

Review periods

First review date: 5 October 2022

Periodic reviews: Annually

Distribution information reporting requirements

The following information must be provided to Westlawn Finance Limited by distributors who engage in retail product distribution conduct in relation to this product:

Type of information	Description	Reporting period
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
Complaints	Number of complaints	Monthly