

Target Market Determination

Suffice Personal Loan (unsecured)

Version 1.1 · Effective 30 September 2026 · Made under section 994B of the Corporations Act 2001 (Cth)

1. Issuer

Issuer	Suffice Finance Pty Ltd · ABN 41 654 196 040 · ACN 654 196 040 · Australian credit licence 541418
Contact	Unit 70/13 Jusfrute Dr, West Gosford NSW 2250 · 0451 248 745 · info@suffice.com.au
Product	Unsecured personal loan, fixed or variable rate, terms of 1–7 years, repaid by regular instalments, for personal, domestic or household purposes.

2. Purpose of this document

This target market determination (TMD) describes the class of consumers this product is designed for, how it is distributed, and when this determination will be reviewed. It is required under the design and distribution obligations in Part 7.8A of the Corporations Act 2001 (Cth). It is not a product disclosure statement, does not form part of the loan contract, is not financial advice, and does not take any individual's objectives, financial situation or needs into account.

3. Target market

The product is designed for consumers who:

- are 18 years or older with an Australian residential address;
- are Australian citizens, permanent residents or holders of eligible visas;
- earn a consistent income that can be verified;
- need to borrow a lump sum for a personal, domestic or household purpose — such as consolidating existing debts, home improvement, buying a vehicle, or meeting medical, relocation or other significant personal expenses; and
- have the capacity to meet regular repayments over the chosen term without substantial hardship, based on their income and expenses.

Appropriateness. The product's key attributes — a lump sum advanced up front, a set term of 1–7 years, regular amortising instalments, and no requirement for security — are likely to be consistent with the likely objectives, financial situation and needs of this class of consumers: they seek certainty of repayment and a defined payoff date for a defined borrowing need, and can service the repayments from verifiable income.

Negative target market. The product is not designed for consumers who:

- require ongoing or revolving credit;
- cannot demonstrate capacity to repay from verifiable income;
- are in, or expect shortly to be in, financial hardship; or
- need funds for business purposes.

4. Distribution conditions

The product is distributed directly by the issuer through the Suffice Finance website and its online application process. Every application passes through that process, which collects and verifies the information needed to establish that an applicant is reasonably likely to be within the target market — identity, income, expenses and credit-related information — before any credit is provided, alongside the issuer's responsible lending assessment under the National Consumer Credit Protection Act 2009 (Cth). No third party is authorised to distribute the product except under written arrangements requiring the same checks. These conditions make it likely that consumers who acquire the product are in the target market.

5. Review of this determination

First review	Within 2 years of the effective date.
Periodic reviews	At least every 2 years after the first review.
Review triggers	A review will occur earlier if any of the following occurs: a material increase in defaults, hardship notices or complaints connected to the product; a significant dealing outside the target market; a material change to the product or its distribution; or a change in law or regulatory guidance affecting this determination.

6. Reporting and monitoring

Complaints	Any distributor must report complaints relating to the product to the issuer at least quarterly, including complaint numbers and the nature of the complaints.
Significant dealings	Any distributor must report a significant dealing outside the target market within 10 business days of becoming aware of it.
Other information	Distributors must provide the information the issuer reasonably requests to support a review of this determination.

This determination is available free of charge at suffice.com.au (Design & distribution obligations page) and in hard copy on request. Questions: 0451 248 745 or info@suffice.com.au.

