

This Target Market Determination (TMD) is designed to provide customers, distributors and SCCU staff with the appropriate information to understand who this product has been designed for and our approach to determining that the product is likely to be consistent with the objectives, financial situations and needs of the customer and the distribution conditions.

For more details on TMD's including how we record, report and review these documents visit www.sccu.com.au/target-market-determination

In this document the terms "SCCU", "we", "us" or "our" refer to SCCU Limited, AFSL 241000.

SCCU Home Loan Products - Investment

SCCU Home Loan Products can provide finance for residential property. This TMD sets out the target market for:

- Basic Home Loan (Investment);
- Standard Home Loan (Investment);
- Premium Home Loan (Investment);

This is set out in the Appendix to this TMD statement.

Distribution of this product

This product is designed to be distributed by our representatives via:

- SCCU contact centres by calling 1300 360 744;
- SCCU website by visiting sccu.com (where available); and
- SCCU Financial Service Centres (FSC) otherwise referred to as branches.

Only these representatives are authorised to distribute this product as they understand the market this product has been designed for, have been trained in the relevant acceptance criteria and have the appropriate levels of authority.

SCCU will make risk-based decisions to determine its acceptance criteria that can be offered to you. Some of the key acceptance criteria relating to this TMD may include:

- why a credit product is sought by the consumer, and what terms and features are important to them, so that you can determine whether the type, length, rate, terms, credit limit, special conditions, charges and other aspects of the proposed contract meet this purpose, or suggest contracts that do match the purpose for which the consumer has sought credit;
- and the consumer's ability to meet all repayments, fees, charges and transaction costs under the proposed credit product.
- the type of investment property.

Appendix

All products outlined in this TMD are subject to credit eligibility criteria. For a full list of products, service, features and rates available for investor's information visit <https://www.sccu.com.au/personal/loans/investment-home-loans/>

Basic Home Loan – Investment

This product is designed for people who are seeking finance for investment purposes

This product is suitable for	This product is not suitable for
<ul style="list-style-type: none"> ✓ Those looking for Principal and Interest (P&I) or Interest Only (IO) rate. ✓ Investor seeking a home loan of \$250K or more, for investment purposes only ✓ Borrower looking for a discounted variable rate over features such as loan flexibility or an offset account. ✓ Those whose main source of income is not derived from property investing. ✓ Investor looking for loan with no monthly or annual fees. ✓ Those looking for a construction loan to build an investment property. 	<ul style="list-style-type: none"> ✗ Those seeking loan for an owner occupied property. ✗ Investor seeking a home loan for investment purposes over \$400K ✗ Borrower seeking a fixed rate. ✗

Standard Home Loan - Investment

This product is designed for people who are seeking finance for investment purposes.

This product is suitable for	This product is not suitable for
<ul style="list-style-type: none"> ✓ Those looking for Principal and Interest (P&I) or Interest Only (IO) rate. ✓ Investor seeking a loan between \$10K - \$250K for an investment purposes. ✓ Those whose main source of income is not derived from property investing. ✓ Investor looking for loan with an offset facility. ✓ Investor looking for loan with no monthly or annual fees. ✓ Those looking for a construction loan to build an investment property. 	<ul style="list-style-type: none"> ✗ Those seeking loan for an owner occupied property. ✗ Investor seeking a loan over \$250K ✗ Those who wish to make additional repayments above \$10K per annum during the fixed rate period.



Premium Home Loan - Investment

This product is designed for people who are seeking finance for investment purposes.

This product is suitable for	This product is not suitable for
<ul style="list-style-type: none">✓ Those looking for Principal and Interest (P&I) or Interest Only (IO) rate.✓ Investor seeking a loan of \$250K or more✓ Those whose main source of borrowing is not derived from property investing.✓ Investor looking for loan with an offset facility.✓ Investor looking for loan with no monthly or annual fees.✓ Those looking for a construction loan to build an investment property.	<ul style="list-style-type: none">✗ Those seeking loan for an owner occupied property.✗ Investor seeking a loan less than \$250K✗ Those who wish to make additional repayments above \$10K per annum during the fixed rate period.