1st Choice Enterprises Pty Ltd
ABN: 23 082 914 725
Australian Credit Licence No: 393676

Target Market Determination

Small-Amount Credit Contract

Commencement: 1 August 2026
Next Review due: 31 July 2027
Review period: At least every 24 months from the start date of this Target Market Determination

Product Issuer: 1st Choice Enterprises Pty Limited ACN 082 914 725 trading as Fast Cash Now, Australian Credit License 393676 ("we", "**us**", "**our**" and "**issuer**")

What is a Target Market Determination?

A Target Market Determination (**TMD**) describes:

1. the customers that a product is targeted to (**Target Market**);
2. the conditions under which the product is distributed to customers (**Distribution Conditions**); and
3. the events or circumstances in which we are required to review a TMD for a financial product (**Review Triggers**).

This Target Market Determination relates to an unsecured Small-Amount Credit Contract.

Why do we need to have Target Market Determinations?

We're required to have Target Market Determinations by law, to ensure customers are at the center of our approach when designing and distributing our financial products.

This document is not intended to replace other documents related to our Small-Amount Credit Contract's (**SACC**). When deciding whether to enter into a Small-Amount Credit Contract with us, customers must refer to the Standard Form Credit Contract's Terms and Conditions or other disclosure documents provided or directed by us, for those purposes.

Target Market

The table below matches the Product Attributes to the Objectives and Needs of the Target Market for this Product. We have assessed that the Product and its Key Attributes, to determine that their Small-Amount Credit Contract is likely to be consistent with the Objectives and Needs of the Target Market.

Objectives and Needs	Products Attributes
Require a regulated loan for a fixed amount and term, for the sole purpose of meeting short-term cash flow needs.	The Loan: ▪ can be used only for a lawful purpose; ▪ has a maximum loan amount of $2,000; ▪ a loan term of between 16 days and 1 year; ▪ is able to be paid out early without penalty; and ▪ has limited additional fees and charges (in accordance with the National Credit Code).
The loan is not intended to go through a mainstream credit provider.	▪ To provide a credit facility outside the mainstream network of lenders.
Requires certainty of fixed repayments.	▪ Repayments can be paid weekly, fortnightly or monthly throughout the fixed term.
Ability to make additional repayments.	▪ Consumers can make additional repayments to their loan at their discretion.

Financial Situation

The Financial situation of the Target Market are customers that:

1. meet our credit assessment criteria which includes demonstrating the capacity to make the required repayments without substantial hardship; and

2. can choose a loan amount up to a maximum of $2,000.

We view that our processes in place, including assessing the customer's ability to meet the repayments of the loan, will mean that the product will likely be consistent with the financial situation of the Target Market.

Eligibility criteria for the Product

To hold this product, customers will need to satisfy certain eligibility criteria, including that customers must:

1. be an individual aged 18 years and above;

2. be a citizen, permanent resident, or holder of a visa of Australia;

3. have an Australian residential address, contact number and email address;

4. meet our credit assessment criteria which includes demonstrating the capacity to make required repayments on the credit facility without substantial hardship;

5. not:

   (a) be or have knowledge that they may become bankrupt within 12 months;

   (b) be subject to a current Part IX Debt Agreement, or a garnishee order;

   (c) be utilising a debt-management or budgeting service that controls their finances; and

   (d) have a recent history of any serious and consistent defaults with us or any other financial institution.

Distribution Conditions

We will have oversight over how the product is promoted and issued. All customers must satisfy our credit assessment criteria which demonstrate the customer's capacity to make the required repayments on the credit facility. In addition, the below table identifies the distribution channels which the product can be sold through and sets out the conditions that apply to each channel. We view that the conditions specified are appropriate and are of the nature that it will be likely that the product will be distributed to the Target Market.

Proprietary:

Distribution Channels	**Conditions that make product distribution through the channel appropriate**
Staff assisted channels (e.g. internet application or over the phone); and	Our staff that distribute this product: ▪ are appropriately trained and accredited to meet our qualification requirements which includes regulatory obligations; ▪ understand and are able to discuss the features, trade-offs and fees of the product and the key differences between products; ▪ must follow procedures that outline application eligibility and processes, which can include sales guidelines and scripting; ▪ have access to product resources which set out the key benefits,

	trade-offs and fees as well as other comparable products; and ▪ are monitored through our compliance program.
Online channels (e.g. Fast Cash Now's website)	Our online channels provide customers with access to: ▪ information about the products with a summary of the key benefits, rates and fees, in an easy to navigate format; and ▪ contact information to obtain assistance, if needed.

Third Party:

Distribution Channels	Conditions that make product distribution through the channel appropriate
This product is not currently distributed through third parties.	Not Applicable.

Review Triggers

If any of the below review triggers occur, or if an event or circumstances has occurred that would reasonably suggest that the TMD may no longer be appropriate, we will undertake a review of this TMD:

Information Type	Description
Customer Outcomes and SACC performance	Unexpected trends (as referenced by an increase beyond normal historical patterns) in customer outcomes which are significantly inconsistent with the intended product performance including, but not limited to: ▪ customers who choose to exit their loan early; and ▪ customers displaying weak early performance indicators, such as customers submitting hardship applications (and those applications being approved) or defaulting on their small amount credit contract.
Complaints made by Customers	Unexpected trends (as referenced by an increase beyond normal historical patterns) in complaints received from customers concerning their purchase or use of the small account credit contract, increasing. For example:

	▪ distribution of the small account credit contract (e.g. misrepresentations made by our staff); ▪ product suitability (e.g. ensuring the customer's objectives have been met); or ▪ small account credit contract attributes, such as fees and credit limits.
Changes to Small Account Credit Contracts	The substantial alteration to the terms relating to small account credit contracts (e.g. adding to, removing or changing key product attributes, significant change to distribution channels and distribution strategy).
Significant Dealings	Evidence that the distribution of small account credit contracts is significantly different to the expectations set out in this document.
Notification from ASIC	We receive a notification from ASIC requiring us to cease distributing small account credit contracts or to cease particular conduct in relation to small account credit contracts.
Legislative Change	The regulatory or legislative environment of small account credit contracts changes.

Review Data:

The data used when determining whether a review trigger has occurred, will be based on the following quarterly periods:

Quarter 1: 1 July to 30 September;

Quarter 2: 1 October to 31 December;

Quarter 3: 1 January to 31 March; and

Quarter 4: 1 April to 30 June.

Review Trigger Information Reporting Requirements

The following information must be provided to us by all third parties responsible for the retail product distribution conduct of this product in accordance with this TMD, within the required timeframes:

Information Type	Description	Time Frame for Reporting
Product Complaints Data	Information relating to complaints received from customers, including the number of complaints, third party name, product name and complaint verbatim.	Quarterly and in any case no later than 10 business days from the end of the quarter.