LUXURYESCAPES MONEYME

Target Market Determination

Luxury Escapes Société Credit Card

This Target Market Determination (**TMD**) has been prepared in accordance with the *Treasury Laws Amendment (Design and Distribution Obligations and Product Intervention Powers) Act 2019* (Cth) and associated Regulations. TMDs are designed to assist issuers to ensure that the financial products they issue are likely to be consistent with the likely objectives, financial situation and needs of the consumers for whom they are intended (the target market) and to assist distributors to ensure that financial products are distributed to the target market.

This TMD is general in nature and should not be construed as financial advice. Consumers should obtain independent advice prior to acquiring the product to ensure that it is appropriate for their particular objectives, financial situation and needs.

Product	Luxury Escapes Société Credit Card
Issuer	MoneyMe Financial Group Pty Limited ACN 163 691 236 Australian Credit Licence 442218
Date of TMD	01 May 2026
Target Market	***Description of target market, including their likely objectives, financial situation and needs*** The product has been assessed as meeting the *likely objectives, financial situation and needs* of consumers who: • require a credit card that provides the ability to use credit for travel, lifestyle and personal everyday spending and expenses; • meet our eligibility criteria, including (but not limited to): – are 18 years of age or older; – are employed on a permanent or casual basis; – are a resident of Australia. • require a credit card which enables them to finance purchases both online and in-store; • require a credit facility which allows them to transfer funds directly to a nominated bank account; • require the flexibility to pay down their balance without charge and make additional purchases or withdraw funds up to the credit limit; • may want or value the ability to take advantage of up to a 44-day interest free period for purchases; • may want or value access to promotional interest free periods (6 or 12 months) on eligible Luxury Escapes purchases; • may want or value the ability to earn Société points on eligible card purchases (which can be redeemed with Luxury Escapes), with a tiered earn rate based on monthly spend; • may want or value complementary travel and lifestyle benefits (e.g. travel inconvenience insurance, complimentary airport lounge access for the cardholder and up to two guests in the event of a flight delay,

and mobile phone protection insurance) as part of the credit card offer;

- can satisfactorily demonstrate they are able to afford to repay the credit facility;
- can manage potential fluctuations in interest rate and repayments associated with a variable interest rate; and
- are able to complete an online application process.

Description of product, including key attributes

product is a continuing credit facility, accessed via a credit card that allows consumers to make eligible purchases up to an approved credit limit.

The product's key attributes include the following:

- General specifications

Minimum credit limit	$1,000
Maximum credit limit	$30,000
Standard daily credit limit	$5,000
Minimum monthly repayment	The greater of $30 or 3% of the closing balance, or the full closing balance if the balance is less than $30
Interest free period	Up to 44 days
Promotional interest free period	6 or 12 months interest free on eligible Luxury Escapes purchases (term dependent on transaction value and applicable promotional offer at the time of purchase)
Rewards	2 Société points per $1 spent on eligible card purchases up to $15,000 of monthly spend, then 1 Société point per $1 spent thereafter, subject to making minimum monthly repayment on time. Points can be redeemed with Luxury Escapes.

- Fees and charges

Interest rate type	Variable
Interest rate on card purchases	18.99 - 23.99% p.a. if the outstanding balance is not repaid within the interest free period (up to 44 days) Personalised interest rate applies (based on your credit history).
Interest rate on cash advances	21.99 – 26.99% p.a. on cash advances from the date of the transaction
Annual Fee	$149

		Other fees payable: • Cash advance fee • Direct debit dishonour fee • Late payment fee • Disputed transaction fee
		Classes of consumers for whom the product may be unsuitable The product may not be suitable for consumers who: • do not meet our eligibility criteria; • require a loan to purchase a single product; and/or • require the certainty of a fixed interest rate and fixed repayments for a fixed term.
		Explanation of why the product is likely to be consistent with the likely objectives, financial situation and needs of consumers in the target market The product is likely to be consistent with the likely objectives, financial situation and needs of consumers in the target market because it provides a credit solution for consumers who are seeking to finance purchases whilst having the ability to redraw and transfer funds on credit up to an approved credit limit. This allows consumers to • defer upfront costs, repay the balance over an extended period; • earn Société points on their spend; • access promotional interest free terms on eligible Luxury Escapes purchases; and, • manage repayments consistent with their financial situation. Additionally, consumers may make repayments early without charge and receive up to 44 days interest free on purchases.

Distribution Conditions

Distribution conditions

The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market:

Distribution channel	Type of distributor	Condition/restriction
Direct to consumer	Online application via a website	All applications must be completed and processed by us via our online application process, which contains questions which allow the issuer to determine whether a consumer falls within the target market.
Third party distributors	• **Comparison websites:** Provide information about the product on their website and provide consumers with an opportunity to make an application to the issuer through an electronic link. • **Lead generation partners:** Notify consumers that they may be eligible for a MoneyMe product and supply a link to complete an online application.	
Co-brand partner	**Luxury Escapes:** Markets the product to its existing customer base via Luxury Escapes' owned channels, and hosts the application link on the Luxury Escapes platform directing consumers to MoneyMe's online application process.	

Why the distribution conditions and restrictions will make it more likely that the consumers who acquire the product are in the target market

The distribution channels and conditions are appropriate because:

- the product has a wide target market;
- we rely on distributors, methods, controls and supervision already in place;
- our sales staff and third party distributors are required to undertake training prior to assisting applicants, and must follow documented procedures, including screening consumers prior to an application to determine whether they fall within the target market; and
- our approval system has checks and controls in place to ensure that the product is only distributed to consumers in the target market.

Review Triggers	The following events are review triggers that would reasonably suggest that the TMD is no longer appropriate:
	• A significant dealing of the product to consumers outside the target market occurs.
	• A significant number of complaints are received from consumers in relation to the product.
	• There is a material change to the product or the terms and conditions.
	• There is a material number of
	  • hardship applications;
	  • overdue loans; and/or
	  • defaults.
	• There is a significant change to Australian credit laws that affect the product.

Review Periods	***Last review date:*** 01 May 2026 ***Periodic reviews:*** Every 12 months after the initial and subsequent review. ***Trigger reviews:*** Review to be completed within 10 business days of the identification of a trigger event.
Distribution Information Reporting Requirements	The following information must be provided to us by distributors who engage in retail product distribution conduct in relation to the product:

Type of information	Description	Reporting period
Specific complaints	Details of the complaint, including the name and contact details of the complainant and the substance of the complaint	As soon as practicable, and in any event within 10 business days of receipt of the complaint
General complaints	Number of complaints	Every 3 months
Significant dealing(s)	Date or date range of the significant dealing(s) and a description of the significant dealing (e.g. why it is not consistent with the TMD)	As soon as practicable, and in any event within 10 business days after becoming aware of the significant dealing

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