



## Target Market Determination OxyPay

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	OxyPay				
Issuer	ListReady Operations ACN 655 169 752 as Authorised Credit Representative of Oxygen Lending Services ACN 618 760 222, Australian Credit Licence 498349				
Target Market	<p><b>Description of target market, including likely objectives, financial situation and needs</b></p> <p>The product has been assessed as meeting the <i>likely objectives, financial situation and needs</i> of consumers who:</p> <ul style="list-style-type: none"><li>• meet our eligibility criteria including (but not limited to):<ul style="list-style-type: none"><li>- are 18 years of age or older;</li><li>- are employed on a permanent or casual basis;</li><li>- are a permanent resident of Australia or have an acceptable work visa (as determined by us); and</li><li>- own a property in Australia managed by a professional property manager;</li></ul></li><li>• require a credit facility secured by a real property mortgage to assist with items like repairs, maintenance and new appliance costs by allowing them to cover the cost associated with owning an investment property and its running costs (excludes large scale renovations);</li><li>• are able to repay the outstanding debt in regular payments over 12 months netted from the property manager disbursement. If a property manager or sale of property occurs, via an immediate payment of the balance outstanding;</li><li>• are able to complete an online or phone based application process.</li></ul>				
	<p><b>Description of product, including key attributes</b></p> <p>The product's key attributes include the following:</p> <p>General specifications</p> <table border="1"><tr><td>Loan Amount</td><td>Up to \$20,000</td></tr><tr><td>Repayment timeframe</td><td><ul style="list-style-type: none"><li>• 12 months from the drawdown; or</li><li>• Next day after settlement of the sale of the property, or the change of Property Manager</li></ul></td></tr></table>	Loan Amount	Up to \$20,000	Repayment timeframe	<ul style="list-style-type: none"><li>• 12 months from the drawdown; or</li><li>• Next day after settlement of the sale of the property, or the change of Property Manager</li></ul>
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	<p style="text-align: right;">whichever is earlier</p> <ul style="list-style-type: none"> <li>• Product features           <ul style="list-style-type: none"> <li>- Online or phone based application process.</li> <li>- Online portal to review progress, payment details and key service details.</li> <li>- Ability to repay the loan amount before the contract expiry date without incurring any fees or charges for early repayment.</li> <li>- Customer support through email and phone</li> <li>- Digital approval and online electronic signature.</li> <li>- Funds transferred directly to the Agents office trust account.</li> </ul> </li> </ul> <p><b>Classes of consumers for whom the product may not be suitable</b></p> <p>The product may not be suitable for consumers who:</p> <ul style="list-style-type: none"> <li>- do not meet our eligibility criteria or</li> <li>- do not have a sufficient source of funds (or rent) to repay the credit in the 12 month term</li> <li>- are thinking about selling</li> <li>- are thinking about changing Property Managers</li> </ul> <p><b>Explanation of why the product is likely to be consistent with the likely objectives, financial situation and needs of consumers in the target market</b></p> <p>The product allows property owners to ensure their investment property is well maintained, and items like emergency repairs or appliance replacements can be handled quickly and efficiently, allowing their tenant to live comfortably. The product also provides the convenience of paying the funds directly to the real estate agent involved in the property management and repayment requests are made to the property manager for regular disbursements from remittance to the owner.</p>						
<p><b>Distribution Conditions</b></p>	<p><b>Distribution conditions</b></p> <p>The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market:</p> <table border="1" data-bbox="488 1697 1385 2031"> <thead> <tr> <th><b>Distribution channel</b></th> <th><b>Type of distributor</b></th> <th><b>Condition/restriction</b></th> </tr> </thead> <tbody> <tr> <td><i>Third party distributors</i></td> <td><b>Real estate agents or Partners accredited by us:</b> <i>Direct the distribution of the product to the consumers by referring them to OxyPay to complete an online or phone</i></td> <td><i>All applications must be completed and processed by us via our online application process, which contains knock-out questions and flags to determine whether a consumer falls within</i></td> </tr> </tbody> </table>	<b>Distribution channel</b>	<b>Type of distributor</b>	<b>Condition/restriction</b>	<i>Third party distributors</i>	<b>Real estate agents or Partners accredited by us:</b> <i>Direct the distribution of the product to the consumers by referring them to OxyPay to complete an online or phone</i>	<i>All applications must be completed and processed by us via our online application process, which contains knock-out questions and flags to determine whether a consumer falls within</i>
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	<i>application</i>	<i>the target market</i>
	Direct to consumer Online application via a website	All applications must be completed and processed by us via our online application process, which contains knock-out questions and flags to determine whether a consumer falls within the target market
	<p><b>Why the distribution conditions and restrictions will make it more likely that the consumers who acquire the product are in the target market</b></p> <p>The distribution channels and conditions are appropriate because:</p> <ul style="list-style-type: none"> <li>the product is distributed through real estate agents who have an understanding of the investment property owner's needs and the equity in their home;</li> <li>we rely on existing distributors, methods, controls and supervision already in place;</li> <li>our 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</li> </ul> <p>our approval system has checks and controls in place to ensure that the product is only distributed to consumers in the target market.</p>	
<b>Review Triggers</b>	<p>The following events are review triggers that would reasonably suggest that the TMD is no longer appropriate:</p> <ul style="list-style-type: none"> <li>A significant dealing of the product to consumers outside the target market occurs.</li> <li>A significant number of complaints are received from consumers in relation to the product.</li> <li>There is a material change to the product or the terms and conditions.</li> <li>There is a material number of: <ul style="list-style-type: none"> <li>hardship applications;</li> <li>overdue loans; and/or</li> <li>defaults.</li> </ul> </li> <li>There are significant changes to Australian credit laws that affect the product.</li> </ul>	
<b>Review Periods</b>	<p><i>Last review date: 01 March 2026</i></p> <p>Periodic reviews: Every 12 months after the initial review and each subsequent review.</p> <p>Trigger reviews: Review to be completed within 10 business days of the identification of a trigger event.</p>	

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<b>Distribution Information Reporting Requirements</b>	<i>The following information must be provided to us by distributors who engage in retail product distribution conduct in relation to the product:</i>		
	<b>Type of information</b>	<b>Description</b>	<b>Reporting period</b>
	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 (eg, 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