TARGET MARKET DETERMINATION

Issuer Firstrata Lending Services Pty Ltd ABN 50 684 123 582
and
Distributor Firstrata Finance Pty Ltd ABN 19 682 756 190
Australian Credit Licence Number 567003
together trading as Firstrata Finance (and including the terms “our” or “us”)

Effective date: 13 October 2025

WORKING CAPITAL STRATA LOAN

Target Market Objectives, Financial Situation and Needs	**Working Capital Loan Facility option** This product is suitable for strata schemes (whether constituted as owners corporations, bodies corporate or otherwise) wanting a short-term working capital facility variable interest loan (to accompany a Hybrid Loan – see separate Target Market Determination (**TMD**)) of 10% of the amount of the accompanying Hybrid Loan over a term between two and fifteen years and without providing security. The product may incorporate the following features: • the ability to draw and redraw the loan; • interest-only; and • the requirement that the loan be used in tandem with the Hybrid Loan. The loan purpose is to bridge levy arrears until they are brought current, to bridge timing difference in relation to the payment and receipt of GST, or for any other purpose approved by us. **Customers** The Working Capital Loan Facility option is available to any strata scheme in Australia which meets our credit assessment and other eligibility criteria including without limitation, ability to repay the loan and being not unsuitable for the strata scheme.
Distribution Conditions	This product is distributed via direct sales and approval by us on a case-by-case basis.
Review Triggers	We will review this TMD where any of the following circumstances arise which reasonably indicate that this TMD is no longer appropriate: • a material change to the product, the terms or its distribution; • a change in law, regulation, code or regulatory guidance that materially affects the product; • a significant increase in the frequency or gravity of complaints or incidents involving the product; • a significant number of customers outside the target market acquire the product; or

	• any other fact or matter arises that reasonably indicates that this TMD may no longer be appropriate.
Review Period	Periodic reviews of this TMD will be undertaken at least every 12 months from the date of this TMD. Reviews will be completed within 10 business days of the specified periodic review date or identification of a trigger event.
Distributor Reporting Requirements	Not applicable. We are the issuer and sole distributor.