Target Market Determination - Deposit Boost

This Target Market Determination (**TMD**) document describes the class of consumers that this product has been designed for, being the target market and the conditions around how the product is distributed to consumers. TMDs are designed to assist issuers to ensure that 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.

The 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 likely *objectives, financial situation and needs.* Please refer to our Terms and Conditions and Credit Guide before deciding product suitability.

Product	Deposit Boost (marketed as the Boost Loan)
Issuer	OwnHome Lending Pty Ltd (ACN 664 515 842). The Manager, OwnHome Finance Pty Limited ACN 673 239 604, Australian Credit Licence 555197, arranges for the Lender to make the loan available
Effective Date of TMD	29 October 2026
TMD Version	2.0
Next review due	by 29 October 2027

Target Market

Description of target market, including likely *objectives, financial situation and needs* of consumers in the target market

This product has been designed to offer consumers a home loan product which has been specifically designed to fund the deposit required to purchase a residential property for consumers who are in a financial position to service the repayments on a home loan, but have not saved a deposit, or do not wish to use their own funds to pay a deposit, prefer to pay the Low Deposit Premium instead of Lenders Mortgage Insurance (**LMI**) on the home loan, and desire a split loan structure so that they can make repayments towards the most expensive portion of their borrowings first.

LMI is an upfront cost at the time a property is purchased or is financed on a compounding rate of interest. It is typically charged on loans with a loan-to-value-ratio (**LVR**) that is higher than 80%. If a borrower refinances the loan and their LVR is still higher than 80% LVR, the borrower may have to pay LMI again. Unlike LMI, the Low Deposit Premium is a one-off payment that is not charged again if a borrower refinances their accompanying 80% LVR loan.

The features of this product, including its key attributes, have been assessed as meeting the *likely objectives, financial situation and needs* of consumers who:

- satisfy our eligibility criteria;
- are not eligible for, or choose not to use, a government deposit guarantee scheme (such as the Australian Government 5% Deposit Scheme), for example because the property price is above the scheme's price cap for that location, they are not a first home buyer, they lack the funds to cover at least a 5% deposit plus closing costs and government fees, or they are buying an investment property;

- desire finance to purchase (including in whole, or in part due to separation) an existing eligible residential property for the purpose of it being their principal place of residence or for investment;
- do not have the upfront deposit required to obtain a home loan provided by another lender without paying LMI or wish to retain available funds for other purposes;
- desire a split loan structure so that they can have greater flexibility to refinance their borrowings (in particular, their 80% LVR loan) without having to incur LMI;
- do not want to pay lenders mortgage insurance, or are unable to secure a loan with LMI;
- are eligible for, and can service an 80% LVR loan provided by another lender;
- desire a loan (up to 25% LVR) to finance the balance of the funds required to complete the purchase of the property;
- are willing to pay the Low Deposit Premium in return for a lower interest rate than would otherwise be offered by us on the funds required to complete the purchase of the property;
- can afford to make principal and interest repayments over the term of the loan;
- would like the ability to pay down the most expensive portion of their borrowings first;
- want the ability to make additional repayments to reduce their principal outstanding and reduce the interest paid over the term of the loan.

The product meets the *likely objectives, financial situation and needs* of consumers in the target market because it enables consumers to:

- finance up to 100% of the purchase price of an owner-occupied residential property, or up to 98% of the purchase price of an investment residential property, using this product (up to 25% LVR) in combination with a loan from another lender;
- make principal and interest repayments in order to reduce the overall debt and build equity in the property.

This product may not be suitable for consumers who:

- do not meet our eligibility and credit criteria;
- are seeking the certainty of fixed repayments over the term of the loan;
- require an offset account;
- require finance for an off-the-plan property;
- require finance for vacant land; or
- require finance for construction of a residential property.

Product description including key attributes

Interest Rate Type	Variable
Repayment Type	Principal and Interest commencing on settlement
Minimum Loan Size	$30,000
Maximum Loan Size (subject to a maximum LVR of 25%)	$600,000
Maximum LVR	25%
Minimum Loan Term	10 years
Maximum Loan Term	30 years

Additional Repayments without penalty	Yes
Offset	No
Redraw	No
Other fees payable on or before settlement	• Low Deposit Premium – a one-off fee based on loan size, as set out in our current rate card. • Valuation fee • Document preparation costs and out-of-pocket expenses • Settlement rescheduling fee – payable if you change the proposed loan date after an appointment for settlement has been made

How this product is to be distributed

Channel	Conditions
This product may be distributed to consumers by accredited third party brokers	OwnHome permits licensed mortgage brokers who have been accredited by OwnHome directly or through an aggregator to distribute this product. OwnHome requires: • brokers to comply with their legal obligations, which includes the best interests duty. • brokers to meet OwnHome's accreditation requirements which include holding appropriate authorisations to engage in credit activities and membership of AFCA. • any aggregators responsible for third party brokers involved in the distribution of the product to comply with their agreement with OwnHome and take reasonable steps to ensure that their brokers meet OwnHome's mortgage broking requirements. If aggregators and their authorised brokers fail to comply with the above requirements, it may result in OwnHome terminating their authority to distribute the product. These conditions and restrictions are appropriate to make it reasonably likely that the product will be distributed to consumers within the target market because accredited brokers have the requisite training, skills and knowledge to: • assess whether the consumer is within the target market for the product; and

	• determine that the product is in the best interest of the consumer, in compliance with the broker's 'best interests duty'.

Review periods

Initial review	Within the first year of the effective date
Periodic reviews	At least every 12 months from the initial review and each subsequent review.

Review triggers or events	Review to be completed within 10 business days of the identification of any of the following events or circumstances:
	• A material change to the design or distribution of the product, or to the terms of the loan and mortgage documentation
	• There is a significant dealing in the product outside the target market
	• The Distribution conditions and restrictions are found to be inadequate in ensuring that the product is only distributed to consumers who are likely to be in the target market. For example, where 5% or more of new approved customers in a calendar month fall outside the target market.
	• There is a change in a relevant law or its application, a change in an industry code or decision of a court or other body (including through regulatory guidance) that materially affects the product
	• Significant changes in product metrics occur, including (but not limited to):
	  ○ We receive 5 or more customer complaints in a calendar month that relate to this product.
	  ○ 5 or more defaults occur in a calendar month; and
	• Any other event occurs, or information is received, that reasonably suggests this TMD is no longer appropriate

Distribution Information Reporting Requirements

The following information must be provided to us by distributors who engage in retail product distribution conduct in relation to this product:

Type of information	Description	Reporting period
Specific Complaints	Details of the complaint, including name and contact details of complainant and substance of the complaint.	As soon as practicable and within 10 business days of receipt of complaint.
General Complaints Information	Number of complaints	Every 3 months

Significant dealing(s)	Date or date range of the significant dealing(s) and description of the significant dealing (eg, why it is not consistent with the TMD).	As soon as practicable, and in any case within 10 business days after becoming aware.

Target Market Determination

for OwnHome Primary Loan - Variable

Overview

Product	OwnHome Primary Loan
Product Manager	Columbus Capital Pty Ltd ACN 119 531 252, Australian Financial Services Licence and Australian Credit Licence 337303
Mortgage Manager	OwnHome Finance Pty Ltd ABN 47 673 239 604, Australian Credit Licence 555197
Issuer	This product will be issued by a lender which will be named in the loan agreement and this product is managed and serviced by the Product Manager. The product could be issued by any of the Lenders named below: (a) Perpetual Corporate Trust Limited ACN 000 341 533, Australian Credit Licence 392673; (b) Pioneer First Australia Pty Limited ACN 086 092 613; (c) Origin Mortgages (Aus) Pty Ltd ACN 086 045 721; (d) Origin Money Pty Ltd ACN 621 866 242; and (e) Origin Mortgages Pty Ltd ACN 629 566 794; to be referred to as (Columbus/OwnHome/we/us).
Effective Date of TMD	29 October 2026
TMD Version	1.3

Product description and key attributes

Product features	Primary - owner occupier and investment loans
Interest Rate Type	Variable
Repayment Type	Principal and Interest or interest only
Redraw	Yes
Offset	Yes
Minimum Loan Size	$50,000
Maximum Loan Size (Subject to LVR and postcode policy)	$2,500,000

Minimum Loan Term	20 years
Maximum Loan Term	30 years
Maximum LVR (Subject to postcode eligibility criteria)	80%
Additional repayments without penalty	Yes
Loan Fees	Fees, charges, and third-party costs will be payable.

Target market description

About this TMD	This Target Market Determination **(TMD)** document describes the class of consumers that this product has been designed for, being the target market and the conditions around how the product is distributed to consumers. When considering the target market, we focused on our consumer target market's objectives and needs. This TMD is not intended to provide you with financial advice nor is it a substitute for the product's terms and conditions or other disclosure documents. Please refer to our Terms and Conditions and Credit Guide before deciding product suitability. Our product terms and conditions will be provided to you upon request.
Description of the target market	The features of this product have been assessed as meeting the likely objectives, financial situation and needs of consumers who: • would like to borrow up to 100% of the value of a residential property; • do not wish to pay 'Lenders Mortgage Insurance' (LMI) but would prefer to use the *OwnHome Primary Loan* in conjunction with an *OwnHome Deposit Boost* (see relevant TMD at www.ownhome.com) to purchase residential property as an owner occupier or investment; • would like a variable home loan of up to 80% LVR on its own, where they have at least a 20% deposit or equity; • require a home loan with repayments that can vary over the life of the loan; • require the ability to make additional repayments without penalty; • would like the option of an offset account and/or a redraw facility; and • can afford to pay and wish to pay principal and interest repayments, or interest only for an initial period, to build equity in a property. The financial situation of consumers in the 'target market' must be strong enough to satisfy our eligibility and credit assessment criteria which

	includes demonstrating the ability to repay both an *OwnHome Primary Loan* and an *OwnHome Deposit Boost*, without substantial hardship. Therefore, consumers in the 'target market' must: • be at least 18 years old; • be individual borrowers (as single or joint borrowers); • be an Australian citizen, NZ citizen, permanent Australian resident or on an acceptable visa; • can provide sufficient evidence of income or are self-employed and can provide sufficient recent financial information; and • have a satisfactory credit rating. Upon application, we will undertake an assessment to determine the consumer's ability to service an *OwnHome Primary Loan* and an *OwnHome Deposit Boost*, which is our process of determining that the product is consistent with the financial situation of the 'target market'.
Ineligible consumers	This product may not be suitable for consumers who: • do not meet OwnHome's eligibility and credit criteria; • require finance for a property not within OwnHome's Accepted Postcode List; • require finance for vacant land; or • require finance for construction of a residential property.

Distribution conditions

Distribution channels

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:

Channel	Conditions
Third party – Accredited mortgage brokers subject to Best Interests Duty (BID) and related obligations	Accredited mortgage brokers are permitted to assist consumers with this product. All applications submitted by accredited mortgage brokers must comply with our policies and procedures issued to accredited brokers from time to time. Accredited mortgage brokers are subject to a higher duty under 'best interests duty' (BID) to ensure that the Product is in the best interests of the particular consumer.

The distribution channels and conditions are appropriate because:

- the product has a clear target market;
- our third party distributors have been adequately trained to understand the product and our regulatory obligations, including our design and distribution obligations;
- our approval system has controls in place to flag applicants who may be outside the target market;
- distributors are appropriately authorised to provide the relevant regulated financial services and will comply with the commercial terms agreed between the distributor and Product Manager; and
- accredited mortgage brokers are subject to a higher duty under BID to ensure that the product is in the best interests of the particular consumer

TMD reviews

This TMD will be reviewed if an event or circumstance has occurred that would reasonably suggest that the TMD may no longer be appropriate. Our review triggers of this product are:

Initial review	Within 12 months of the date of this TMD
Periodic review	Each year on the anniversary of this TMD.
Review triggers	Specific events will prompt us to review this TMD, which includes: • A significant dealing of the product to consumers outside the target market occurs; • We identify unexpected trends in consumer outcomes which are significantly inconsistent with the expected product performance; • A significant number of material complaints are received from consumers in relation to the product; • Unexpected levels of early stage arrears are detected; • A significant number of defaults occur; • A significant breach has occurred in connection with the issuing and distribution of this product; • A significant number of late repayments are being recorded; • A material change is made to this product; • There is evidence that the product or the distribution of it are not appropriate for the target market; or • The receipt of a product intervention power order from ASIC requiring us to immediately cease retail product distribution conduct in respect of the product. If a review trigger occurs, we will complete a review of this TMD within ten (10) business days. We may suspend distribution of this product while the review is conducted where we consider this necessary to avoid consumer harm.

Distributor reporting requirements

The following data must be provided to us by any person who engages in retail product distribution conduct in relation to this product:

Type of information	Description	Reporting period

Specific complaints	Details of the complaint, including name and contact details of complainant and substance of the complaint	As soon as practicable and within 10 business days of receipt of complaint.
Number of complaints	Number of complaints and general feedback relating to the product and its performance	As soon as practicable and within 10 business days following the end of a calendar quarter
Significant dealing(s)	Date or date range of the significant dealing(s) and description of the significant dealing (e.g., why it is not consistent with the TMD)	As soon as practicable, and in any case within 10 business days after becoming aware
Information requested	Any other information requested by the Product Manager	As soon as practicable, and in any case within 10 business days after receiving such request

Target Market Determination

for OwnHome Primary Loan - Fixed

Overview

Product	OwnHome Primary Loan
Product Manager	Columbus Capital Pty Ltd ACN 119 531 252, Australian Financial Services Licence and Australian Credit Licence 337303
Mortgage Manager	OwnHome Finance Pty Ltd ABN 47 673 239 604, Australian Credit Licence 555197
Issuer	This product will be issued by a lender which will be named in the loan agreement and this product is managed and serviced by the Product Manager. The product could be issued by any of the Lenders named below: (a) Perpetual Corporate Trust Limited ACN 000 341 533, Australian Credit Licence 392673; (b) Pioneer First Australia Pty Limited ACN 086 092 613; (c) Origin Mortgages (Aus) Pty Ltd ACN 086 045 721; (d) Origin Money Pty Ltd ACN 621 866 242; and (e) Origin Mortgages Pty Ltd ACN 629 566 794; to be referred to as (Columbus/OwnHome/we/us).
Effective Date of TMD	29 October 2026
TMD Version	1.3

Product description and key attributes

Product features	Primary - owner occupier and investment loans
Interest Rate Type	Fixed
Repayment Type	Principal and Interest or interest only
Redraw	Yes
Minimum Loan Size	$50,000
Maximum Loan Size (Subject to LVR and postcode policy)	$2,500,000
Minimum Loan Term	20 years

Maximum Loan Term	30 years
Maximum LVR (Subject to postcode eligibility criteria)	80%
Additional repayments without penalty	Yes
Loan Fees	Fees, charges, and third-party costs will be payable.

Target market description

About this TMD	This Target Market Determination **(TMD)** document describes the class of consumers that this product has been designed for, being the target market and the conditions around how the product is distributed to consumers. When considering the target market, we focused on our consumer target market's objectives and needs. This TMD is not intended to provide you with financial advice nor is it a substitute for the product's terms and conditions or other disclosure documents. Please refer to our Terms and Conditions and Credit Guide before deciding product suitability. Our product terms and conditions will be provided to you upon request.
Description of the target market	The features of this product have been assessed as meeting the likely objectives, financial situation and needs of consumers who: • would like to borrow up to 100% of the value of a residential property; • do not wish to pay 'Lenders Mortgage Insurance' (LMI) but would prefer to use the *OwnHome Primary Loan* in conjunction with an *OwnHome Deposit Boost* (see relevant TMD at www.ownhome.com) to purchase residential property as an owner occupier or investment; • would like a fixed rate home loan of up to 80% LVR on its own, where they have at least a 20% deposit or equity; • require a home loan with certainty of fixed repayments over a set period; and • can afford to pay and wish to pay principal and interest repayments, or interest only for an initial period, to build equity in a property. The financial situation of consumers in the 'target market' must be strong enough to satisfy our eligibility and credit assessment criteria which includes demonstrating the ability to repay both an *OwnHome Primary Loan* and an *OwnHome Deposit Boost*, without substantial hardship. Therefore, consumers in the 'target market' must: • be at least 18 years old; • be individual borrowers (as single or joint borrowers);

	• be an Australian citizen, NZ citizen, permanent Australian resident or on an acceptable visa; • can provide sufficient evidence of income or are self-employed and can provide sufficient recent financial information; and • have a satisfactory credit rating. Upon application, we will undertake an assessment to determine the consumer's ability to service an *OwnHome Primary Loan* and an *OwnHome Deposit Boost*, which is our process of determining that the product is consistent with the financial situation of the 'target market'.
Ineligible consumers	This product may not be suitable for consumers who: • do not meet OwnHome's eligibility and credit criteria; • require finance for a property not within OwnHome's Accepted Postcode List; • require finance for vacant land; or • require finance for construction of a residential property.

Distribution conditions

Distribution channels

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:

Channel	Conditions
Third party – Accredited mortgage brokers subject to Best Interests Duty (BID) and related obligations	Accredited mortgage brokers are permitted to assist consumers with this product. All applications submitted by accredited mortgage brokers must comply with our policies and procedures issued to accredited brokers from time to time. Accredited mortgage brokers are subject to a higher duty under 'best interests duty' (BID) to ensure that the Product is in the best interests of the particular consumer.

The distribution channels and conditions are appropriate because:

- the product has a clear target market;
- our third party distributors have been adequately trained to understand the product and our regulatory obligations, including our design and distribution obligations;
- our approval system has controls in place to flag applicants who may be outside the target market;
- distributors are appropriately authorised to provide the relevant regulated financial services and will comply with the commercial terms agreed between the distributor and Product Manager; and

- accredited mortgage brokers are subject to a higher duty under BID to ensure that the product is in the best interests of the particular consumer

TMD reviews

This TMD will be reviewed if an event or circumstance has occurred that would reasonably suggest that the TMD may no longer be appropriate. Our review triggers of this product are:

Initial review	Within 12 months of the date of this TMD
Periodic review	Each year on the anniversary of this TMD.
Review triggers	Specific events will prompt us to review this TMD, which includes: • A significant dealing of the product to consumers outside the target market occurs; • We identify unexpected trends in consumer outcomes which are significantly inconsistent with the expected product performance; • A significant number of material complaints are received from consumers in relation to the product; • Unexpected levels of early stage arrears are detected; • A significant number of defaults occur; • A significant breach has occurred in connection with the issuing and distribution of this product; • A significant number of late repayments are being recorded; • A material change is made to this product; • There is evidence that the product or the distribution of it are not appropriate for the target market; or • The receipt of a product intervention power order from ASIC requiring us to immediately cease retail product distribution conduct in respect of the product. If a review trigger occurs, we will complete a review of this TMD within ten (10) business days. We may suspend distribution of this product while the review is conducted where we consider this necessary to avoid consumer harm.

Distributor reporting requirements

The following data must be provided to us by any person who engages in retail product distribution conduct in relation to this product:

Type of information	Description	Reporting period
Specific complaints	Details of the complaint, including name and contact details of complainant and substance of the complaint	As soon as practicable and within 10 business days of receipt of complaint.

Number of complaints	Number of complaints and general feedback relating to the product and its performance	As soon as practicable and within 10 business days following the end of a calendar quarter
Significant dealing(s)	Date or date range of the significant dealing(s) and description of the significant dealing (e.g., why it is not consistent with the TMD)	As soon as practicable, and in any case within 10 business days after becoming aware
Information requested	Any other information requested by the Product Manager	As soon as practicable, and in any case within 10 business days after receiving such request

Target Market Determination - Deposit Boost

This Target Market Determination (**TMD**) document describes the class of consumers that this product has been designed for, being the target market and the conditions around how the product is distributed to consumers. TMDs are designed to assist issuers to ensure that 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.

The 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 likely *objectives, financial situation and needs.* Please refer to our Terms and Conditions and Credit Guide before deciding product suitability.

Product	Deposit Boost (marketed as the Boost Loan)
Issuer	OwnHome Lending Pty Ltd (ACN 664 515 842). The Manager, OwnHome Finance Pty Limited ACN 673 239 604, Australian Credit Licence 555197, arranges for the Lender to make the loan available
Effective Date of TMD	29 October 2026
TMD Version	2.0
Next review due	by 29 October 2027

Target Market

Description of target market, including likely *objectives, financial situation and needs* of consumers in the target market

This product has been designed to offer consumers a home loan product which has been specifically designed to fund the deposit required to purchase a residential property for consumers who are in a financial position to service the repayments on a home loan, but have not saved a deposit, or do not wish to use their own funds to pay a deposit, prefer to pay the Low Deposit Premium instead of Lenders

Mortgage Insurance (**LMI**) on the home loan, and desire a split loan structure so that they can make repayments towards the most expensive portion of their borrowings first.

LMI is an upfront cost at the time a property is purchased or is financed on a compounding rate of interest. It is typically charged on loans with a loan-to-value-ratio (**LVR**) that is higher than 80%. If a borrower refinances the loan and their LVR is still higher than 80% LVR, the borrower may have to pay LMI again. Unlike LMI, the Low Deposit Premium is a one-off payment that is not charged again if a borrower refinances their accompanying 80% LVR loan.

The features of this product, including its key attributes, have been assessed as meeting the *likely objectives, financial situation and needs* of consumers who:

- satisfy our eligibility criteria;
- are not eligible for, or choose not to use, a government deposit guarantee scheme (such as the Australian Government 5% Deposit Scheme), for example because the property price is above the scheme's price cap for that location, they are not a first home buyer, they lack the funds to cover at least a 5% deposit plus closing costs and government fees, or they are buying an investment property;
- desire finance to purchase (including in whole, or in part due to separation) an existing eligible residential property for the purpose of it being their principal place of residence or for investment;
- do not have the upfront deposit required to obtain a home loan provided by another lender without paying LMI or wish to retain available funds for other purposes;
- desire a split loan structure so that they can have greater flexibility to refinance their borrowings (in particular, their 80% LVR loan) without having to incur LMI;
- do not want to pay lenders mortgage insurance, or are unable to secure a loan with LMI;
- are eligible for, and can service an 80% LVR loan provided by another lender;
- desire a loan (up to 25% LVR) to finance the balance of the funds required to complete the purchase of the property;
- are willing to pay the Low Deposit Premium in return for a lower interest rate than would otherwise be offered by us on the funds required to complete the purchase of the property;
- can afford to make principal and interest repayments over the term of the loan;
- would like the ability to pay down the most expensive portion of their borrowings first;
- want the ability to make additional repayments to reduce their principal outstanding and reduce the interest paid over the term of the loan.

The product meets the *likely objectives, financial situation and needs* of consumers in the target market because it enables consumers to:

- finance up to 100% of the purchase price of an owner-occupied residential property, or up to 98% of the purchase price of an investment residential property, using this product (up to 25% LVR) in combination with a loan from another lender;
- make principal and interest repayments in order to reduce the overall debt and build equity in the property.

This product may not be suitable for consumers who:

- do not meet our eligibility and credit criteria;
- are seeking the certainty of fixed repayments over the term of the loan;
- require an offset account;
- require finance for an off-the-plan property;
- require finance for vacant land; or
- require finance for construction of a residential property.

Product description including key attributes

Interest Rate Type	Variable
Repayment Type	Principal and Interest commencing on settlement
Minimum Loan Size	$30,000
Maximum Loan Size (subject to a maximum LVR of 25%)	$600,000
Maximum LVR	25%
Minimum Loan Term	10 years
Maximum Loan Term	30 years
Additional Repayments without penalty	Yes
Offset	No
Redraw	No
Other fees payable on or before settlement	• Low Deposit Premium – a one-off fee based on loan size, as set out in our current rate card. • Valuation fee • Document preparation costs and out-of-pocket expenses

	• Settlement rescheduling fee – payable if you change the proposed loan date after an appointment for settlement has been made

How this product is to be distributed

Channel	Conditions
This product may be distributed to consumers by accredited third party brokers	OwnHome permits licensed mortgage brokers who have been accredited by OwnHome directly or through an aggregator to distribute this product. OwnHome requires: • brokers to comply with their legal obligations, which includes the best interests duty. • brokers to meet OwnHome's accreditation requirements which include holding appropriate authorisations to engage in credit activities and membership of AFCA. • any aggregators responsible for third party brokers involved in the distribution of the product to comply with their agreement with OwnHome and take reasonable steps to ensure that their brokers meet OwnHome's mortgage broking requirements. If aggregators and their authorised brokers fail to comply with the above requirements, it may result in OwnHome terminating their authority to distribute the product. These conditions and restrictions are appropriate to make it reasonably likely that the product will be distributed to consumers within the target market because accredited brokers have the requisite training, skills and knowledge to:

	• assess whether the consumer is within the target market for the product; and • determine that the product is in the best interest of the consumer, in compliance with the broker's 'best interests duty'.

Review periods

Initial review	Within the first year of the effective date
Periodic reviews	At least every 12 months from the initial review and each subsequent review.

Review triggers or events	Review to be completed within 10 business days of the identification of any of the following events or circumstances:
	• A material change to the design or distribution of the product, or to the terms of the loan and mortgage documentation
	• There is a significant dealing in the product outside the target market
	• The Distribution conditions and restrictions are found to be inadequate in ensuring that the product is only distributed to consumers who are likely to be in the target market. For example, where 5% or more of new approved customers in a calendar month fall outside the target market.
	• There is a change in a relevant law or its application, a change in an industry code or decision of a court or other body (including through regulatory guidance) that materially affects the product
	• Significant changes in product metrics occur, including (but not limited to):
	  ○ We receive 5 or more customer complaints in a calendar month that relate to this product.
	  ○ 5 or more defaults occur in a calendar month; and
	• Any other event occurs, or information is received, that reasonably suggests this TMD is no longer appropriate

Distribution Information Reporting Requirements

The following information must be provided to us by distributors who engage in retail product distribution conduct in relation to this product:

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

Target Market Determination

for Aussie Boost Primary - Variable

Overview

Product	Aussie Boost Primary
Product Manager	Columbus Capital Pty Ltd ACN 119 531 252, Australian Financial Services Licence and Australian Credit Licence 337303
Mortgage Manager	OwnHome Finance Pty Ltd ABN 47 673 239 604, Australian Credit Licence 555197
Issuer	This product will be issued by a lender which will be named in the loan agreement and this product is managed and serviced by the Product Manager. The product could be issued by any of the Lenders named below: (a) Perpetual Corporate Trust Limited ACN 000 341 533, Australian Credit Licence 392673; (b) Pioneer First Australia Pty Limited ACN 086 092 613; (c) Origin Mortgages (Aus) Pty Ltd ACN 086 045 721; (d) Origin Money Pty Ltd ACN 621 866 242; and (e) Origin Mortgages Pty Ltd ACN 629 566 794; to be referred to as (Columbus/OwnHome/we/us).
Effective Date of TMD	29 October 2026
TMD Version	1.3

Product description and key attributes

Product features	Primary - owner occupier and investment loans

Interest Rate Type	Variable
Repayment Type	Principal and Interest or interest only
Redraw	Yes
Offset	Yes
Minimum Loan Size	$50,000
Maximum Loan Size (Subject to LVR and postcode policy)	$2,500,000
Minimum Loan Term	20 years
Maximum Loan Term	30 years
Maximum LVR (Subject to postcode eligibility criteria)	80%
Additional repayments without penalty	Yes
Loan Fees	Fees, charges, and third-party costs will be payable.

Target market description

About this TMD	This Target Market Determination **(TMD)** document describes the class of consumers that this product has been designed for, being the target market and the conditions around how the product is distributed to consumers. When considering the target market, we focused on our consumer target market's objectives and needs. This TMD is not intended to provide you with financial advice nor is it a substitute for the product's terms and conditions or other disclosure documents. Please refer to our Terms and Conditions and Credit Guide

	before deciding product suitability. Our product terms and conditions will be provided to you upon request.
Description of the target market	The features of this product have been assessed as meeting the likely objectives, financial situation and needs of consumers who: • would like to borrow up to 100% of the value of a residential property; • do not wish to pay 'Lenders Mortgage Insurance' (LMI) but would prefer to use the *Aussie Boost Primary* in conjunction with an *OwnHome Deposit Boost* (see relevant TMD at www.ownhome.com) to purchase residential property as an owner occupier or investment; • would like a variable home loan of up to 80% LVR on its own, where they have at least a 20% deposit or equity; • require a home loan with repayments that can vary over the life of the loan; • require the ability to make additional repayments without penalty; • would like the option of an offset account and/or a redraw facility; and • can afford to pay and wish to pay principal and interest repayments, or interest only for an initial period, to build equity in a property. The financial situation of consumers in the 'target market' must be strong enough to satisfy our eligibility and credit assessment criteria which includes demonstrating the ability to repay both an *Aussie Boost Primary* and an *OwnHome Deposit Boost*, without substantial hardship. Therefore, consumers in the 'target market' must: • be at least 18 years old; • be individual borrowers (as single or joint borrowers); • be an Australian citizen, NZ citizen, permanent Australian resident or on an acceptable visa; • can provide sufficient evidence of income or are self-employed and can provide sufficient recent financial information; and • have a satisfactory credit rating. Upon application, we will undertake an assessment to determine the consumer's ability to service an *Aussie Boost Primary* and an *OwnHome*

	Deposit Boost, which is our process of determining that the product is consistent with the financial situation of the 'target market'.
Ineligible consumers	This product may not be suitable for consumers who: • do not meet OwnHome's eligibility and credit criteria; • require finance for a property not within OwnHome's Accepted Postcode List; • require finance for vacant land; or • require finance for construction of a residential property.

Distribution conditions

Distribution channels

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:

Channel	Conditions
Third party – Accredited mortgage brokers subject to Best Interests Duty (BID) and related obligations	Accredited mortgage brokers are permitted to assist consumers with this product. All applications submitted by accredited mortgage brokers must comply with our policies and procedures issued to accredited brokers from time to time. Accredited mortgage brokers are subject to a higher duty under 'best interests duty' (BID) to ensure that the Product is in the best interests of the particular consumer.

The distribution channels and conditions are appropriate because:

- the product has a clear target market;
- our third party distributors have been adequately trained to understand the product and our regulatory obligations, including our design and distribution obligations;

- our approval system has controls in place to flag applicants who may be outside the target market;
- distributors are appropriately authorised to provide the relevant regulated financial services and will comply with the commercial terms agreed between the distributor and Product Manager; and
- accredited mortgage brokers are subject to a higher duty under BID to ensure that the product is in the best interests of the particular consumer

TMD reviews

This TMD will be reviewed if an event or circumstance has occurred that would reasonably suggest that the TMD may no longer be appropriate. Our review triggers of this product are:

Initial review	Within 12 months of the date of this TMD
Periodic review	Each year on the anniversary of this TMD.
Review triggers	Specific events will prompt us to review this TMD, which includes: • A significant dealing of the product to consumers outside the target market occurs; • We identify unexpected trends in consumer outcomes which are significantly inconsistent with the expected product performance; • A significant number of material complaints are received from consumers in relation to the product; • Unexpected levels of early stage arrears are detected; • A significant number of defaults occur; • A significant breach has occurred in connection with the issuing and distribution of this product; • A significant number of late repayments are being recorded; • A material change is made to this product; • There is evidence that the product or the distribution of it are not appropriate for the target market; or • The receipt of a product intervention power order from ASIC requiring us to immediately cease retail product distribution conduct in respect of the product. If a review trigger occurs, we will complete a review of this TMD within ten (10) business days. We may suspend distribution of this product

	while the review is conducted where we consider this necessary to avoid consumer harm.

Distributor reporting requirements

The following data must be provided to us by any person who engages in retail product distribution conduct in relation to this product:

Type of information	Description	Reporting period
Specific complaints	Details of the complaint, including name and contact details of complainant and substance of the complaint	As soon as practicable and within 10 business days of receipt of complaint.
Number of complaints	Number of complaints and general feedback relating to the product and its performance	As soon as practicable and within 10 business days following the end of a calendar quarter
Significant dealing(s)	Date or date range of the significant dealing(s) and description of the significant dealing (e.g., why it is not consistent with the TMD)	As soon as practicable, and in any case within 10 business days after becoming aware
Information requested	Any other information requested by the Product Manager	As soon as practicable, and in any case within 10 business days after receiving such request

Target Market Determination

for Aussie Boost Primary - Fixed

Overview

Product	Aussie Boost Primary
Product Manager	Columbus Capital Pty Ltd ACN 119 531 252, Australian Financial Services Licence and Australian Credit Licence 337303
Mortgage Manager	OwnHome Finance Pty Ltd ABN 47 673 239 604, Australian Credit Licence 555197
Issuer	This product will be issued by a lender which will be named in the loan agreement and this product is managed and serviced by the Product Manager. The product could be issued by any of the Lenders named below: (a) Perpetual Corporate Trust Limited ACN 000 341 533, Australian Credit Licence 392673; (b) Pioneer First Australia Pty Limited ACN 086 092 613; (c) Origin Mortgages (Aus) Pty Ltd ACN 086 045 721; (d) Origin Money Pty Ltd ACN 621 866 242; and (e) Origin Mortgages Pty Ltd ACN 629 566 794; to be referred to as (Columbus/OwnHome/we/us).
Effective Date of TMD	29 October 2026
TMD Version	1.3

Product description and key attributes

Product features	Primary - owner occupier and investment loans

Interest Rate Type	Fixed
Repayment Type	Principal and Interest or interest only
Redraw	Yes
Minimum Loan Size	$50,000
Maximum Loan Size (Subject to LVR and postcode policy)	$2,500,000
Minimum Loan Term	20 years
Maximum Loan Term	30 years
Maximum LVR (Subject to postcode eligibility criteria)	80%
Additional repayments without penalty	Yes
Loan Fees	Fees, charges, and third-party costs will be payable.

Target market description

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