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Target Market Determination (TMD)
Plenti Home Energy Saver Loan

This Target Market Determination (TMD) is a publicly available document which sets out the Target Market for Plenti Loans made available in connection with the Home Energy Saver Loan Program (funded by the NSW Government), triggers to review the TMD and conditions on distribution of the product. It forms part of Plenti's design and distribution framework for the product.

Product

Plenti Home Energy Saver Loan

Product Issuer

This Product is issued by Plenti Finance Pty Ltd ACN 636 759 861 Australian credit licence number 569622.

Date of TMD

10 November 2026

Version

2.0

Target market

Objectives and needs of the target market	Product attributes
Requires credit to finance the purchase and installation of approved products under the Home Energy Saver Loan Program for a residential home in New South Wales	The Product provides amounts typically between $1,001 and $15,000 for the purchase of eligible approved products under the Home Energy Saver Loan Program for a residential home in New South Wales
Requires regular fixed repayments over a set period	The Product enables a consumer to make fixed repayments over loan terms typically between 1 and 10 years
Requires an unsecured facility where late fees are payable, but interest is not	The Product is unsecured and does not charge interest, application fees or periodic account management fees.
Requires or desires the ability to make additional repayments without incurring additional fees	The Product does not have any additional repayment or early termination fees and allows for additional repayments.

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Other information about the target market

Financial situation of the target market	The Product has been designed and is considered appropriate for individual borrowers who: • meet the Home Energy Saver Loan Program eligibility criteria; • meet Plenti's credit assessment criteria; • have the capacity to make the required repayments and the ability to pay off the loan without substantial hardship; and • require credit typically between $1,001 and $15,000 (excluding any capitalised fees).
Additional eligibility criteria	To be eligible for the Product, Plenti also requires consumers to satisfy the additional eligibility criteria, including: • be an individual over 18 years old; • be an Australian citizen or permanent resident who has an eligible interest in an eligible dwelling in New South Wales under the Home Energy Saver Loan Program; • be able to satisfy Plenti's identity verification processes; • have a valid email address and mobile number; • have a combined taxable household income that doesn't exceed $150,000 (or $210,000 where the application was created before 9:00am AEDT on 10 November 2026); • have a minimum CCR Equifax score equal to or greater than 500; and • have an Australian bank account.
Classes of consumers for whom the product may be unsuitable	This product **may not be suitable** for people who: • do not meet our credit or eligibility criteria; • are seeking to install products which are ineligible under the Home Energy Saver Loan Program; • do not hold an eligible interest in an eligible dwelling; • have a poor credit history; • do not wish to pay by direct debit; • are seeking a loan for certain purposes that do not satisfy our credit and eligibility criteria; or • want to deal with a lender in person or via a branch.

This Product has been assessed as meeting the likely objectives, financial situation and needs of consumers in the target market because the product attributes address those objectives, needs and financial situation as set out in the tables above.

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Distribution conditions

Plenti Home Energy Saver Loans can be distributed via the below distributors. All applications for the Product are subject to final assessment and approval by Plenti.

Plenti considers its distribution channels are appropriate as the distribution conditions and arrangements Plenti has put in place are likely to direct distribution of the Product to the target market.

1. Third party channel: installers of approved products under the Home Energy Saver Loan Program	
Description of the distribution channel	Accredited installers of approved products under the Home Energy Saver Loan Program.
Distribution conditions	• Applications must be submitted via the application form on Plenti's website which applies certain criteria to establish whether a consumer is likely to be within the target market • These distributors must be appropriately licensed and accredited to install approved products under the Home Energy Saver Loan Program • These distributors must undertake Plenti's accreditation process, enter into an appropriate agreement with Plenti, and meet Plenti's training requirements prior to distributing the Product. Plenti will generally only enter into agreements with installers it deems to be reputable and have the necessary resources to comply with relevant laws. • All marketing of the Product must be reviewed and approved by Plenti • Distribution of the Product must be related to financing goods which are supplied by the distributor Plenti ensures each of these distributors: • are accredited and appropriately trained to understand Plenti's application processes, eligibility criteria and relevant regulatory requirements; • have access to relevant resources such as fee schedules, training videos and presentations, information sheets and this TMD; and • are subject to ongoing quality assurance by identifying complaints or errors and ensuring appropriate resolutions or retraining are provided.

Review triggers

The review triggers that would reasonably suggest that the TMD is no longer appropriate include where:

- we make a material change to the product, including to the key attributes or fees;
- we receive systemic complaints regarding the design or distribution of the product;
- we become aware of a significant dealing in the product which is not consistent with this TMD;
- we receive notification(s) from ASIC in writing requiring immediate cessation of distribution of the product, or cessation of particular conduct in relation to the product;
- we identify materially adverse changes in relevant credit performance metrics, such as late payment rates, arrears and loss rates, hardship rates and decline rates; or
- regulation or legislation that governs the product materially changes.

In any event, a review of this TMD will be completed at the intervals noted in the Review Periods below.

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Review Periods

Date of TMD	10 November 2026
Next review date	16 June 2027
Periodic reviews	At least every 12 months
Trigger review	Review to be completed within 10 business days of identifying a trigger event.

Reporting by our distributors

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 any complaint during the reporting period, including: a. name and contact details of the complainant; and b. a copy of the complaint (if possible) or if a copy if not available, a summary of the substance of the complaint.	In writing as soon as practicable but no later than 10 business days of receipt of complaint.
General information about complaints	Number of complaints.	Every 6-month reporting period.
Significant dealing(s) where the distributor believes that a significant number of consumers outside the target market are obtaining this product	Date or date range of the significant dealing(s) and description of the significant dealing.	In writing as soon as practicable, and in any case within 10 business days after the distributor becomes aware of the significant dealing.

Contact us

For enquiries and information about this TMD, please contact us at contact@plenti.com.au.

This document should not be taken as financial product advice and has been prepared as general information only without consideration for your particular objectives, financial circumstances or needs. More information about the product can be found on our website, or in your loan contract terms and conditions.