

Zoom SMSF Residential – Variable & Fixed Rate

Product	Zoom SMSF Residential (Variable & Fixed Rate)
Issuer	BC Securities Pty Ltd
	• ACN: 609 155 688
	• ACL: 482240
Version	2.0
Date of TMD	31 March 2023
Target Market	Description of target market including likely chiestings financial situation
	Description of target market, including likely objectives, financial situation and needs
	The features of this product have been assessed as meeting the <i>likely</i>
	objectives, financial situation and needs of consumers who:
	meet the eligibility criteria, including:
	 being an Australian resident; and
	 having a satisfactory credit rating;
	• are:
	self-employed; oran Australian registered company; or
	 an Australian registered company; or a trustee of an Australian family or unit trust (the beneficiary
	and Trustee must meet the eligibility criteria of an individual
	or a company;
	require a loan to fund the purchase or refinance of an owner
	occupied or investment residential property;
	 require the option of a variable or fixed interest rate;
	require the option of a sub-offset account;
	require the ability to make extra repayments; and
	require the option of either principal and interest or interest only
	repayments.
	Variable Rate
	Whilst variable interest rates may fluctuate, the product meets the likely
	objectives, financial situation and needs of consumers in the target market
	because it provides consumers with the ability to make additional
	repayments and/or deposit funds into a sub-offset account to reduce interest
	payable.
	Fixed Rate
	Whilst the product has a limit on additional repayments the product meets
	the likely objectives, financial situation and needs of consumers in the target
	market because the fixed rate provides certainty of repayments during the
	fixed period, making consumer budgeting easier.
	Owner Occupied Residential Property
	This product allows consumers to finance the purchase or refinance of an
	owner-occupied residential property with the ability to select principal and
	interest or interest only repayments.
	Investment Residential Property
	, , , , , , , , , , , , , , , , , , ,



	This product allows consumers to finan investment property to earn rental incomplete the ability to select principal and interest overall debt and build equity or interest	ome whilst providing consumers with est repayments in order to reduce the
Product	Key Attributes	
Description	Security property	Residential
	Maximum loan term	30 years
	Maximum LVR	80%
	Minimum Ioan amount	\$50,000
	Maximum loan amount	\$1,500,000
	Maximum single borrower exposure	\$3,000,000
	Repayment type	Principal & Interest
	Repayment type	Interest Only
	Fixed rate premium	Yes (varies by years)
	Fixed rate options	1 – 5 years
	Interest only premium	Yes
	Maximum IO period	5 years
	Large loan premium	Yes
	Offset account	Yes
	Offset account premium	Yes
	Redraw	No
	Liquidity test	Yes
	Net asset test	Yes
	Security location	Metro, non-metro & regional considered
	Security	1 st registered real property mortgage
	Additional repayments – variable rate	Unlimited
	Additional repayments – fixed rate	Maximum of \$20,000 p.a.
	Corporate trustee	Yes
	Individual trustee	No
	Documentation fee	Payable
	Settlement fee	Payable
	Annual package fee	Payable
	Discharge fee	Payable
	Exit fee	Payable
	Lender Protection/ Risk Fee	Payable
	Classes of consumers for whom the pr	
	This product may not be suitable for co	
	do not meet the issuer's eligibility of the second se	
	are Australian non-resident and/or	
	are financing a commercial propert	<u></u>



Distribution			
Conditions			
	The following distribution channels and being appropriate to direct the distribution market: • Mortgage Managers – must be authorized a Mortgage Origination and Nortgage brokers (subject to BID) – distribute this product.	tion of the product to the target norised to distribute this product	
	 distributors are: subject to a higher duty under BID (product is in the best interests of the provided with detailed product specustomer suitability and eligibility; trained on the BC Invest Credit Polic customers and loan proposals that within our Credit Policy eligibility or applications submitted by the District Sheet, Credit Notes and recommendances Credit Officer; each application is assessed to ensueligibility and situation is appropriate consistent with this TMD; and 	Invest Credit Policy to support the introduction of in proposals that are consistent with this TMD and Policy eligibility criteria; itted by the Distribution partners include a Cover as and recommendation for consideration by the BC er; assessed to ensure the application and customers ation is appropriate for the loan applied for and is TMD; and are not accepted from distribution channels that are	
Review Triggers			
	 A significant dealing of the product market occurs; A consistent and regular number of consumers in relation to the product Material changes are made to the product TMD; There are high rates of refinance from the product TMD; 	egular number of complaints are received from tion to the product; are made to the product specification, including BC Invest Credit Policy will trigger a review of the es of refinance from BC Invest for this product; fault rates; and	
Review Periods	N 12 1		
	Next Review	March 2024	
	Review period Trigger Review	Annually (end March each year) Within 10 business days of the identification of a trigger event	

TARGET MARKET DETERMINATION – ZOOM SMSF RESIDENTIAL



Distribution Information Reporting Requirements	_	nust be provided to us by dist n conduct in relation to this p	
	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 information about complaints	Number complaints	Every 6 months (end September & March)
	Significant dealing(s) where the distributor believes that a significant number of customers outside the target market are obtaining this product	Date or date range of the significant dealing(s) and description of the significant dealing	As soon as practicable, and in any case within 10 business days after becoming aware



Zoom LoDoc Everyday Home Loan – Variable & Fixed Rate

Product	Zoom LoDoc Everyday (Variable Rate & Fixed Rate)
Issuer	BC Securities Pty Ltd
	• ACN: 609 155 688
	Australian Credit License number: 482240
Version	2.0
Date of TMD	31 March 2023
Target Market	Description of target market, including likely objectives, financial situation and needs
	The features of this product have been assessed as meeting the <i>likely</i> objectives, financial situation and needs of consumers who:
	 meet the eligibility criteria, including: being an Australian resident; and having a satisfactory credit rating; are: self-employed; or an Australian registered company; or a trustee of an Australian family or unit trust (the beneficiary and Trustee must meet the eligibility criteria of an individual or a company; require a loan to fund the purchase or refinance of an owner occupied or investment residential property; require the option of a variable or fixed interest rate; require the option of a sub-offset account; require the ability to make unlimited extra repayments and access redraw; and require the option of either principal and interest or interest only repayments.
	Variable Rate
	Whilst variable interest rates may fluctuate, the product meets the likely objectives, financial situation and needs of consumers in the target market because it provides consumers with the ability to make additional repayments and/or deposit funds into a sub-offset account to reduce interest payable whilst retaining the ability to draw on those funds when required.
	Fixed Rate
	Whilst the product has a limit on additional repayments the product meets the likely objectives, financial situation and needs of consumers in the target market because the fixed rate provides certainty of repayments during the fixed period, making consumer budgeting easier.
	Owner Occupied Residential Property
	This product allows consumers to finance the purchase or refinance of an owner-occupied residential property with the ability to select principal and interest or interest only repayments.



	Investment Pecidential Preparty	
	Investment Residential Property	
	This product allows consumers to finance investment property to earn rental incor	•
	the ability to select principal and interest	t repayments in order to reduce the
	overall debt and build equity or interest	only for tax purposes.
Product Description	Key Attributes	
Description	Maximum loan term	30 years
	Maximum LVR	80%
	Minimum Ioan amount	\$50,000
	Maximum loan amount	\$1,750,000
	Maximum single borrower exposure	\$2,500,000
	Repayment type	Principal & Interest
	Repayment type	Interest Only
	Fixed rate premium	Yes (varies by years)
	Fixed rate premium Fixed rate options	1 – 5 years
	Interest Only premium	Yes
	Maximum IO period	5 years
	Large loan premium	Yes
	Investor premium	Yes
	Sub-offset account	Yes
	Sub-offset account premium	Yes
	Redraw	Yes, within facility limit
	Security location	Metro, non-metro & regional
	Security location	considered
	Security	1st registered real property
		mortgage
	Settlement fee	Payable
	Documentation fee	Payable
	Annual fee	Payable
	Discharge fee	Payable
	Lender Protection Fee	Payable
		1 3 7 3 3 3 3
	Classes of consumers for whom the pro-	duct may not be suitable
	This product may not be suitable for con	-
	 do not meet the issuer's eligibility cri 	
	 are Australian non-resident and/or E 	
	 are not self-employed. 	,
Distribution		
Conditions		
		the desired
	The following distribution channels and o	
	being appropriate to direct the distributi	on or the product to the target
	market:	
	Mortgage Managers – must be author Mortgage Origination and Manager	-
	under a Mortgage Origination and M	
	Mortgage brokers (subject to BID) – dietribute this product	must be accredited by BC invest to
	distribute this product.	



	T			
Review Triggers	The distribution channels and distributors are: subject to a higher duty product is in the best into provided with detailed provided with detailed provided on the BC Invest customers and loan provided within our Credit Policy. applications submitted Invest Credit Notes and Invest Credit Officer; each application is assessed ligibility and situation is consistent with this TMI. loan applications are no not formally authorised.	under BID (mo terests of the p product specific l eligibility; credit Policy t posals that are eligibility criter by the Distribu- recommendat ssed to ensure s appropriate f D; and t accepted from	ortgage brokers particular consications to enalge to support the consistent with ria; tion partners in ion for conside the application for the loan ap	s) to ensure that the umer ole assessment of introduction of the this TMD and enclude a Cover eration by the BC and customers plied for and
	The following review trigger			hat the TNAD
	 A significant dealing of the market occurs; A consistent and regular consumers in relation to the Material changes are market through the market occurs. Material changes are market through the market of the market through the market of the market through through the market through through through the market through through through through through through through through the market through through	g of the product to consumers outside the target gular number of complaints are received from on to the product; re made to the product specification, including BC Invest Credit Policy will trigger a review of the s of refinance from BC Invest for this product; ult rates; and regulatory changes or updated regulator guidance		
Review Periods				
	Next Review		March 2024	
	Periodic Review			d of March each
			year)	
	Trigger Review		Within 10 bu	siness days of the
			identification	of a trigger event.
Distribution	The following information m	nust be provide	ed to us by dist	ributors who engage
Information	in retail product distribution	conduct in rel	induct in relation to this product:	
Reporting				
Requirements				
	Type of Information	Description		Reporting Period
	Specific complaints	Details of the	complaint,	As soon as
	·	including name and practicable and		•
		contact detai		within 10 business
		complainant		days of receipt of
		substance of	the	complaint.
		complaint.		





General information about complaints	Number complaints	Every 6 months (end September & March)
Significant dealing(s) where the distributor believes that a significant number of customers outside the target market are obtaining this product	Date or date range of the significant dealing(s) and description of the significant dealing	As soon as practicable, and in any case within 10 business days after becoming aware



Zoom Expat Super Saver – Variable & Fixed Rate

Product	Zoom Expat Super Saver (Variable & Fixed Rate)
Issuer	BC Securities Pty Ltd
	ACN: 609 155 688
	• ACL: 482240
Version	2.0
Date of TMD	31 March 2023
Target Market	Description of target market, including likely objectives, financial situation and needs
	The features of this product have been assessed as meeting the <i>likely</i> objectives, financial situation and needs of consumers who:
	 meet the eligibility criteria, including: being expatriates or new residents of Australia; and having a satisfactory credit rating;
	 are: self-employed; or salaried employees; require a loan to fund the purchase or refinance of an owner occupied
	or investment residential property; • require the option of a Full or Alt Doc;
	 require the option of a variable or fixed interest rate;
	 require the option of either principal and interest or interest only repayments.
	Variable Rate
	Whilst variable interest rates may fluctuate, the product meets the likely objectives, financial situation and needs of consumers in the target market because it provides consumers with the ability to make additional repayments and/or deposit funds into a sub-offset account to reduce interest payable whilst retaining the ability to draw on those funds when required.
	Fixed Rate
	Whilst the product has a limit on additional repayments the product meets the likely objectives, financial situation and needs of consumers in the target market because the fixed rate provides certainty of repayments during the fixed period, making consumer budgeting easier.
	Owner Occupied Residential Property
	This product allows consumers to finance the purchase or refinance of an owner-occupied residential property with the ability to select principal and interest or interest only repayments.
	Investment Residential Property
	This product allows consumers to finance the purchase or refinance of an investment property to earn rental income whilst providing consumers with



	the ability to select principal and interest overall debt and build equity or interest	· ·	
Product Description	Key Attributes	to tax purposes.	
2000	Security property	Owner-Occupied or Investment	
	Maximum loan term	25 years	
	Maximum LVR	75%	
	Minimum loan amount	\$150,000	
	Maximum loan amount	\$1,500,000	
	Maximum single borrower exposure	\$2,000,000	
	Repayment type	Principal & Interest	
		Interest Only	
	Fixed rate options	1 – 3 years	
	Fixed rate premium	Yes (varies by years)	
	Investor premium	Yes	
	Interest only premium	Yes	
	Maximum IO period	5 years	
	Fixed rate premium	Yes (varies by years)	
	Large Loan premium	Yes	
	Alt Doc option	Yes	
	Alt Doc premium	Yes	
	Offset account	Yes	
	Offset account premium	No	
	Redraw	Yes, within facility limit	
	Security location	Metro & non-metro considered	
	Security	1 st registered real property	
	,	mortgage	
	Application fee	Payable	
	Risk fee	Payable	
	Legal fee	Payable plus disbursements	
	Annual package fee	Payable	
	Discharge fee	Payable	
	Classes of consumers for whom the pro	, , , , , , , , , , , , , , , , , , ,	
	This product may not be suitable for con		
	 do not meet the issuer's eligibility c 		
	are not expatriates or new residents	•	
Distribution Conditions			
	 being appropriate to direct the distribut market: Mortgage Managers – must be auth a Mortgage Origination and Manage Mortgage brokers (subject to BID) – distribute this product The distribution channels and condition distributors are: 	ribution channels and conditions have been assessed as to direct the distribution of the product to the target magers – must be authorised to distribute this product under rigination and Management Agreement kers (subject to BID) – must be accredited by BC Invest to product mannels and conditions are appropriate because our gher duty under BID (mortgage brokers) to ensure that the	



	 provided with detailed customer suitability and trained on the BC Invest customers and loan prowithin our Credit Policy applications submitted Credit Notes and recommers and recommers and recommers and recommers and recommers and recommers and situation consistent with this TM loan applications are not formally authorised by 	d eligibility; t Credit Policy to posals that are eligibility criter by the Distribut mendation for ssed to ensure is appropriate for D; and ot accepted from	to support the consistent with ria; tion partners in consideration the application for the loan ap	introduction of th this TMD and nclude a Cover Sheet, by the BC Invest n and customers plied for and
Review Triggers				
Review Periods	 The following review trigger longer be appropriate: A significant dealing of market occurs; A consistent and regular consumers in relation to Material changes are market features, fees and BC in product TMD; There are high rates of There are high default in the There are material regular may affect the TMD. 	r number of co o the product; ade to the products evest Credit Poli refinance from rates; and	consumers out mplaints are re duct specificati icy will trigger BC Invest for t	eceived from ion, including a review of the this product;
	Next Review		March 2024	
	Review period			d March each year)
	Trigger Review	Annually (end March each year) Within 10 business days of the identification of a trigger event.		siness days of the of a trigger event.
Distribution Information Reporting Requirements	_	must be provided to us by distributors who engage on conduct in relation to this product:		
	Type of Information	Description		Reporting Period
	Specific complaints	Details of the including nam contact detail complainant substance of complaint.	ne and Is of and the	As soon as practicable and within 10 business days of receipt of complaint.
	General information about complaints	Number com		Every 6 months (end September & March)
	Significant dealing(s) where the distributor believes that a significant number of customers	Date or date significant de description of significant de	aling(s) and f the	As soon as practicable, and in any case within 10 business days after becoming aware

TARGET MARKET DETERMINATION – ZOOM EXPAT INVEST



outside the target market
are obtaining this product



Zoom Home Loan – Variable & Fixed Rate

Product	Zoom Home Loan (Variable & Fixed Rate)		
Issuer	BC Securities Pty Ltd		
	• ACN: 609 155 688		
	• ACL: 482240		
Version	2.0		
Date of TMD	31 March 2023		
Target Market	Description of target market, including likely objectives, financial situation and needs		
	The features of this product have been assessed as meeting the <i>likely objectives, financial situation and needs</i> of consumers who:		
	 meet the eligibility criteria, including: being an Australian resident; and having a satisfactory credit rating; are: self-employed; or salaried employees; or an Australian registered company; or a trustee of an Australian family or unit trust (the beneficiary and Trustee must meet the eligibility criteria of an individual or a company; require a loan to fund the purchase or refinance of an owner occupied or investment residential property; require the option of a variable or fixed interest rate; require the option of a sub-offset account; require the ability to make unlimited extra repayments and access redraw; and require the option of either principal and interest or interest only repayments. 		
	Variable Rate		
	Whilst variable interest rates may fluctuate, the product meets the likely objectives, financial situation and needs of consumers in the target market because it provides consumers with the ability to make additional repayments and/or deposit funds into a sub-offset account to reduce interest payable whilst retaining the ability to draw on those funds when required.		
	Fixed Rate		
	Whilst the product has a limit on additional repayments the product meets the likely objectives, financial situation and needs of consumers in the target market because the fixed rate provides certainty of repayments during the fixed period, making consumer budgeting easier.		
	Owner Occupied Residential Property		
	This product allows consumers to finance the purchase or refinance of an owner-occupied residential property with the ability to select principal and interest or interest only repayments.		



	Investment Residential Property		
	This product allows consumers to finance the purchase or refinance of an investment property to earn rental income whilst providing consumers with the ability to select principal and interest repayments in order to reduce the overall debt and build equity or interest only for tax purposes.		
Product	Key Attributes		
Description			
	Maximum loan term	30 years	
	Maximum LVR	 80% with no LMI 95%, with LMI (Owner-Occupied) 90% with LMI (Investment) 	
	Minimum loan amount	\$50,000	
	Maximum loan amount	\$2,000,000	
	Maximum single borrower exposure	\$3,000,000	
	Repayment type	Principal & Interest	
		Interest Only	
	Fixed rate options	1 – 5 years	
	Fixed rate premium	Yes (varies by years)	
	Interest only premium	Yes	
	Maximum IO period	5 years	
	Large loan premium	Yes	
	Self-Employed premium	Yes	
	Investor premium	Yes	
	Offset account	Yes	
	Offset account premium	No	
	Redraw	Yes, within facility limit	
	Security location	Metro, non-metro & regional considered	
	Security	1st registered real property mortgage	
	Settlement fee	Payable	
	Documentation Fee	Payable	
	Annual package fee	Payable	
	Discharge fee	Payable	
	Classes of consumers for whom the pro	oduct may not be suitable	
	This product may not be suitable for con	•	
	 do not meet the issuer's eligibility criteria; are Australian non-resident and/or Expat customers. 		
Distribution Conditions	are rustralian non resident ana jor	Exput customers.	
	The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market: • Mortgage Managers – must be authorised to distribute this product under a Mortgage Origination and Management Agreement; and		



	 Mortgage brokers (subj distribute this product. 	ect to BID) – m	ust be accredit	ted by BC Invest to	
	The distribution channels and conditions are appropriate because our distributors are:				
	subject to a higher duty under BID (mortgage brokers) to ensure that the				
	product is in the best interests of the particular consumer;provided with detailed product specifications to enable assessment of				
	 customer suitability and eligibility; trained on the BC Invest Credit Policy to support the introduction of 				
	customers and loan pro within our Credit Policy	posals that are	consistent wit		
	applications submitted	by the Distribut	tion partners i		
	Sheet, Credit Notes and Invest Credit Officer;	recommendat	ion for conside	eration by the BC	
	 each application is asset eligibility and situation is 				
	consistent with this TM	D; and			
	 loan applications are no not formally authorised 		n distribution	channels that are	
Review Triggers					
Review Periods	 A significant dealing of the product to consumers outside the target market occurs; A consistent and regular number of complaints are received from consumers in relation to the product; Material changes are made to the product specification, including features, fees and BC Invest Credit Policy will trigger a review of the product TMD; There are high rates of refinance from BC Invest for this product; There are high default rates; and There are material regulatory changes or updated regulator guidance that may affect the TMD. Next Review March 2024				
	Review period		Annually (end	Annually (end March each year)	
	Trigger Review Within 10 business days of the identification of a trigger event.		•		
Distribution	The following information n	nust be provide			
Information	in retail product distribution	n conduct in rel	ation to this p	roduct:	
Reporting Requirements					
	Type of Information	Description		Reporting Period	
	Specific complaints	Details of the	complaint,	As soon as	
		including nam	ne and	practicable and	
		contact detai		within 10 business	
		complainant		days of receipt of	
		substance of complaint.	tne	complaint.	
	<u> </u>	complaint.			

TARGET MARKET DETERMINATION – ZOOM VARIABLE HOME LOAN



General information about complaints	Number complaints	Every 6 months (end September & March)
Significant dealing(s) where the distributor believes that a significant number of customers outside the target market are obtaining this product	Date or date range of the significant dealing(s) and description of the significant dealing	As soon as practicable, and in any case within 10 business days after becoming aware



Zoom Near Prime Home Loan – Variable Rate

Product	Zoom Near Prime (Variable Rate)		
Issuer	BC Securities Pty Ltd		
	• ACN: 609 155 688		
	Australian Credit License: 482240		
Version	2.0		
Date of TMD	31 March 2023		
Target Market	Description of target market, including likely objectives, financial situation and needs		
	The features of this product have been assessed as meeting the <i>likely</i> objectives, financial situation and needs of consumers who:		
	 meet the eligibility criteria, including: being an Australian resident; and borrowers that have experienced a life event or require alternative income verification; are: self-employed; or PAYG; or an Australian registered company; or a trustee of an Australian family or unit trust (the beneficiary and Trustee must meet the eligibility criteria of an individual or a company; require a loan to fund the purchase or refinance of an owner occupied or investment residential property; require a loan for equity release; require a variable interest rate; require the option of a sub-offset account; require the ability to make unlimited extra repayments and access redraw; and require the option of either principal and interest or interest only repayments. 		
	Whilst variable interest rates may fluctuate, the product meets the likely objectives, financial situation and needs of consumers in the target market because it provides consumers with the ability to make additional repayments and/or deposit funds into a sub-offset account to reduce interest payable whilst retaining the ability to draw on those funds when required. **Owner Occupied Residential Property** This product allows consumers to finance the purchase or refinance of an owner-occupied residential property with the ability to select principal and interest or interest only repayments.		



	Investment Residential Property	Investment Residential Property		
	This product allows consumers to finance the purchase or refinance of an investment property to earn rental income whilst providing consumers with the ability to select principal and interest repayments in order to reduce the overall debt and build equity or interest only for tax purposes.			
Product Description	Key Attributes	Key Attributes		
-	Maximum loan term	30 years		
	Maximum LVR	80%		
	Maximum loan amount	\$1,500,000		
	Repayment type	Principal & InterestInterest Only		
	Maximum IO period	5 years		
	Jumbo loan (>\$1M) premium	Yes		
	Investor premium	Yes		
	Sub-offset account	Yes		
	Sub-offset account premium	Yes		
	Redraw	Yes, within facility limit		
	Security location	Metro, non-metro & Regional		
		considered		
	Security	1st registered real property mortgage		
	Establishment fee	Payable		
	Settlement fee	Payable		
	Documentation fee	Payable		
	Annual package fee	Payable		
	Discharge fee	Payable		
	Risk Fee	Payable		
	Classes of consumers for whom the product may not be suitable			
	This product may not be suitable for consumers who			
	 do not meet the issuer's eligibi 	•		
	are Australian non-resident and	•		
	 do not have an impaired credit history noted by one or more "credit events". 			
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: Mortgage Managers – must be authorised to distribute this product under a Mortgage Origination and Management Agreement 			
	The distribution channels and conditions are appropriate because our distributors are: • provided with detailed product specifications to enable assessment of customer suitability and eligibility;			



	 trained on the BC Credit Policy to support the introduction of customers and loan proposals that are consistent with this TMD and within our Credit Policy eligibility criteria; applications submitted by the Distribution partners include a Cover Sheet, Credit Notes and recommendation for consideration by the BC Invest Credit Officer; each application is assessed to ensure the application and customers eligibility and situation is appropriate for the loan applied for and consistent with this TMD; and loan applications are not accepted from distribution channels that are not formally authorised by the issuer. 			
Review Triggers	·			
	The following review trigger longer be appropriate: A significant dealing of the market occurs; A consistent and regulated consumers in relation to the material changes are material changes are material regulated to the material regulated to the material regulated the may affect the TMD.	the product r number of the product ade to the p redit Policy v refinance fro ates; and	to consumers out complaints are re ct; product specificati will trigger a revie om BC Invest for t	eceived from on, including w of the product his product;
Review Periods				
	Next Review		March 2024	
	Periodic Review		Annually (end of	f March each year)
	Trigger Review		Within 10 busin	
			identification of	•
Distribution Information Reporting Requirements		n must be provided to us by distributors who engage ion conduct in relation to this product:		
	Type of Information	Descriptio	n	Reporting Period
	Specific complaints	including r contact de complaina substance complaint	tails of nt and of the	As soon as practicable and within 10 business days of receipt of complaint.
	General information about complaints	Number co		Every 6 months (end September & March)
	Significant dealing(s) where the distributor believes that a significant number of customers outside the target market are obtaining this product			As soon as practicable, and in any case within 10 business days after becoming aware

TARGET MARKET DETERMINATION (TMD) – ZOOM NEAR PRIME VARIABLE





Zoom Freedom – Variable & Fixed Rate

Product	Zoom Freedom (Variable & Fixed Rate)		
Issuer	BC Securities Pty Ltd		
	• ACN: 609 155 688		
	• ACL: 482240		
Version	2.0		
Date of TMD	31 March 2023		
Target Market	Description of target market, including likely objectives, financial situation and needs		
	The features of this product have been assessed as meeting the likely		
	objectives, financial situation and needs of consumers who:		
	meet the eligibility criteria, including:		
	 being a non-resident of Australia; and 		
	 having a satisfactory credit rating; 		
	• are:		
	o self-employed; or		
	 salaried employees; 		
	 require a loan to fund the purchase or refinance of an owner 		
	occupied or investment residential property;		
	require the option of a Full or Alt Doc;		
	require the option of a variable or fixed interest rate;		
	require the option of either principal and interest or interest only		
	repayments.		
	Variable Rate		
	Whilst variable interest rates may fluctuate, the product meets the likely objectives, financial situation and needs of consumers in the target market because it provides consumers with the ability to make additional repayments and/or deposit funds into a sub-offset account to reduce interest payable whilst retaining the ability to draw on those funds when required.		
	Fixed Rate		
	Whilst the product has a limit on additional repayments the product meets the likely objectives, financial situation and needs of consumers in the target market because the fixed rate provides certainty of repayments during the fixed period, making consumer budgeting easier.		
	Owner Occupied Residential Property		
	This product allows consumers to finance the purchase or refinance of an owner-occupied residential property with the ability to select principal and interest or interest only repayments.		
	Investment Residential Property		
	This product allows consumers to finance the purchase or refinance of an investment property to earn rental income whilst providing consumers with		



	the ability to select principal and intere overall debt and build equity or interest	• •
Product Description	Key Attributes	
	Security property	Owner-Occupied or Investment
	Maximum loan term	25 years
	Maximum LVR	75%
	Minimum loan amount	\$150,000
	Maximum loan amount	\$1,500,000
	Maximum single borrower exposure	\$2,000,000
	Repayment type	Principal & InterestInterest Only
	Fixed rate options	1 – 3 years
	Fixed rate premium	Yes (varies by years)
	Interest only premium	Yes
	Maximum IO period	5 years
	Alt Doc premium	Yes
	Alt Doc option	Yes
	Large Loan Premium	Yes
	Offset account	Yes
	Offset account premium	No
	Redraw	Yes, within facility limit
	Security location	Metro & non-metro considered
	Security	1 st registered real property
	Security	mortgage
	Application fee	Payable
	Risk fee	Payable
	Legal fee	Payable plus disbursements
	Annual package fee	Payable Payable
	Discharge fee	Payable
	Discharge ree	rayable
	Classes of consumers for whom the pr	adust may not be suitable
	Classes of consumers for whom the pro	
	This product may not be suitable for co	
	 do not meet the issuer's eligibility of are Australian residents. 	rntena;
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: Mortgage Managers – must be authorised to distribute this product under a Mortgage Origination and Management Agreement; and Mortgage brokers (subject to BID) – must be accredited by BC Invest to distribute this product The distribution channels and conditions are appropriate because our distributors are: subject to a higher duty under BID (mortgage brokers) to ensure that the 	
	product is in the best interests of th	



	 provided with detailed customer suitability an trained on the BC Investous customers and loan provided within our Credit Policy applications submitted Sheet, Credit Notes and Invest Credit Officer; each application is assert eligibility and situation consistent with this TM loan applications are not formally authorised 	d eligibility; st Credit Policy oposals that are r eligibility crite by the Distribu d recommenda essed to ensure is appropriate ID; and ot accepted fro	to support the e consistent weria; ution partners tion for conside the application for the loan apon distribution	e introduction of ith this TMD and include a Cover leration by the BC on and customers oplied for and
Review Triggers				
Review Periods	The following review trigger longer be appropriate: A significant dealing of market occurs; A consistent and regulation to the market consumers in relation to the material changes are material changes are material regulation. There are high rates of there are material regulation to the may affect the TM Next Review Review period.	the product to ar number of co to the product; hade to the pro nvest Credit Po refinance from rates; and ulatory changes	oconsumers ou omplaints are in oduct specification licy will trigger in BC Invest for s or updated re March 2024 Annually (end	received from tion, including a review of the this product;
	Trigger Keview			•
Distribution Information Reporting Requirements	identification of a trigger event. The following information must be provided to us by distributors who engage in retail product distribution conduct in relation to this product:		tributors who engage product:	
	Type of Information	Description		Reporting Period
	Specific complaints	Details of the including nar contact detail complainant substance of complaint.	ne and ils of and the	As soon as practicable and within 10 business days of receipt of complaint.
	General information about complaints	Number com		Every 6 months (end September & March)
	Significant dealing(s) where the distributor believes that a significant number of customers	Date or date significant de description o significant de	ealing(s) and f the	As soon as practicable, and in any case within 10 business days after becoming aware

TARGET MARKET DETERMINATION – ZOOM FREEDOM NON RES



	outside the target market	
	are obtaining this product	



Alt Doc Pro Home Loan - Variable & Fixed Rate

Product	Alt Doc Pro (Variable Rate & Fixed Rate)		
Issuer	BC Securities Pty Ltd		
	• ACN: 609 155 688		
	Australian Credit License number: 482240		
Version	2.0		
Date of TMD	31 March 2023		
Target Market	Description of target market, including likely objectives, financial situation and needs		
	The features of this product have been assessed as meeting the <i>likely</i> objectives, financial situation and needs of consumers who:		
	 meet the eligibility criteria, including: being an Australian resident; and having a satisfactory credit rating; are: self-employed; or an Australian registered company; or a trustee of an Australian family or unit trust (the beneficiary and Trustee must meet the eligibility criteria of an individual or a company; require a loan to fund the purchase or refinance of an owner occupied 		
	 or investment residential property; require the option of a variable or fixed interest rate; require the option of a sub-offset account; require the ability to make unlimited extra repayments and access redraw; and require the option of either principal and interest or interest only repayments. 		
	Variable Rate		
	Whilst variable interest rates may fluctuate, the product meets the likely objectives, financial situation and needs of consumers in the target market because it provides consumers with the ability to make additional repayments and/or deposit funds into a sub-offset account to reduce interest payable whilst retaining the ability to draw on those funds when required.		
	Fixed Rate		
	Whilst the product has a limit on additional repayments the product meets the likely objectives, financial situation and needs of consumers in the target market because the fixed rate provides certainty of repayments during the fixed period, making consumer budgeting easier.		
	Owner Occupied Residential Property		
	This product allows consumers to finance the purchase or refinance of an owner-occupied residential property with the ability to select principal and interest or interest only repayments.		



	me whilst providing consumers with it repayments in order to reduce the
tment property to earn rental incombility to select principal and interestal debt and build equity or	me whilst providing consumers with strepayments in order to reduce the only for tax purposes. 30 years 80% \$50,000 \$1,750,000 \$2,500,000 • Principal & Interest • Interest Only Yes (varies by years) 1 – 5 years
mum loan term mum LVR mum loan amount mum loan amount mum single borrower exposure yment type I rate premium I rate options est Only premium mum IO period	80% \$50,000 \$1,750,000 \$2,500,000 • Principal & Interest • Interest Only Yes (varies by years) 1 – 5 years
mum LVR mum loan amount mum loan amount mum single borrower exposure yment type I rate premium I rate options est Only premium mum IO period	80% \$50,000 \$1,750,000 \$2,500,000 • Principal & Interest • Interest Only Yes (varies by years) 1 – 5 years
mum LVR mum loan amount mum loan amount mum single borrower exposure yment type I rate premium I rate options est Only premium mum IO period	80% \$50,000 \$1,750,000 \$2,500,000 • Principal & Interest • Interest Only Yes (varies by years) 1 – 5 years
mum loan amount mum loan amount mum single borrower exposure yment type I rate premium I rate options est Only premium mum IO period	\$50,000 \$1,750,000 \$2,500,000 • Principal & Interest • Interest Only Yes (varies by years) 1 – 5 years
mum loan amount mum single borrower exposure yment type I rate premium I rate options est Only premium mum IO period	\$1,750,000 \$2,500,000 • Principal & Interest • Interest Only Yes (varies by years) 1 – 5 years
mum single borrower exposure yment type I rate premium I rate options est Only premium mum IO period	\$2,500,000 • Principal & Interest • Interest Only Yes (varies by years) 1 – 5 years
yment type I rate premium I rate options est Only premium mum IO period	 Principal & Interest Interest Only Yes (varies by years) 1 – 5 years
I rate premium I rate options est Only premium mum IO period	Interest Only Yes (varies by years) 1 – 5 years
l rate options est Only premium mum IO period	Yes (varies by years) 1 – 5 years
l rate options est Only premium mum IO period	1 – 5 years
est Only premium mum IO period	· · · · · · · · · · · · · · · · · · ·
mum IO period	Yes
•	
· loan premium	5 years
	Yes
stor premium	Yes
offset account	Yes
offset account premium	Yes
aw	Yes, within facility limit
rity location	Metro, non-metro & regional considered
rity	1st registered real property mortgage
ement fee	Payable
mentation fee	Payable
ial package fee	Payable
narge fee	Payable
er Protection/ Risk Fee	Payable
Classes of consumers for whom the product may not be suitable This product may not be suitable for consumers who	
re Australian non-resident and/or E	Expat customers;
re not self-employed.	
 The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market: Mortgage Managers – must be authorised to distribute this product under a Mortgage Origination and Management Agreement Mortgage brokers (subject to BID) – must be accredited by BC Invest to 	
f	g appropriate to direct the distribut ket: Mortgage Managers – must be auth



	T			
	The distribution channels and conditions are appropriate because our distributors are:			
	• subject to a higher duty under BID (mortgage brokers) to ensure that the product is in the best interests of the particular consumer;			
	 provided with detailed product specifications to enable assessment of customer suitability and eligibility; 			
	 trained on the BC Invest 		o support the	introduction of
	customers and loan pro	•		th this TMD and
	within our Credit Policyapplications submitted			nclude a Cover Sheet,
	Credit Notes and recom Credit Officer;	mendation for	consideration	by the BC Invest
	each application is asse			
	eligibility and situation consistent with this TM		or the loan ap	plied for and
	loan applications are no		m distribution	channels that are not
D	formally authorised by	the issuer.		
Review Triggers	The following review trigge	rs would reason	ahly suggest t	hat the TMD may no
	longer be appropriate:	is would reason	lably suggest t	inat the fivid may no
	A significant dealing of	the product to	consumers out	tside the target
	market occurs;A consistent and regular number of complaints are received from			
	consumers in relation to the product;			
	Material changes are made to the product specification, including			
	features, fees and BC Invest Credit Policy will trigger a review of the product TMD;			
	 There are high rates of refinance from BC Invest for this product; 			
	There are high default rates; and			
	 There are material regulatory changes or updated regulator guidance that may affect the TMD. 			
Review Periods				
	Next Review		March 2024	
	Periodic Review			d of March each year)
	Trigger Review Within 10 bus identification		siness days of the of a trigger event.	
Distribution	The following information n	•		
Information	in retail product distribution	n conduct in rel	ation to this p	roduct:
Reporting Requirements				
- Hoquirollionis	Type of Information	Description		Reporting Period
	Specific complaints	Details of the	complaint,	As soon as
		including nam	•	practicable and
		contact detail	ls of	within 10 business
		complainant a	and	days of receipt of
		substance of	the	complaint.
	General information	complaint. Number comp	nlaints	Every 6 months
	about complaints	114111501 00111	p.aii.c3	(end September &
	,			March)

TARGET MARKET DETERMINATION (TMD – ZOOM PRO DOC)



Significant dealing(s) where the distributor believes that a significant	Date or date range of the significant dealing(s) and description of the	As soon as practicable, and in any case within 10
number of customers outside the target market are obtaining this product	significant dealing	business days after becoming aware



Zoom SMSF Commercial – Variable & Fixed Rate

Product	Zoom SMSF Commercial (Variable & Fixed Rate)		
Issuer	BC Securities Pty Ltd		
	• ACN: 609 155 688		
	• ACL: 482240		
Version	2.0		
Date of TMD	31 March 2023		
Target Market	Description of target market, including likely objectives, financial situation and needs		
	The features of this product have been assessed as meeting the <i>likely</i> objectives, financial situation and needs of consumers who:		
	 meet the eligibility criteria, including: being an Australian resident; and having a satisfactory credit rating; are: self-employed; or salaried employees; or an Australian registered company; or a trustee of an Australian family or unit trust (the beneficiary and Trustee must meet the eligibility criteria of an individual or a company; require a loan to fund the purchase or refinance of an owner occupied or investment commercial property; require the option of a variable or fixed interest rate; require the option of a sub-offset account; require the ability to make extra repayments; and require the option of either principal and interest or interest only repayments. 		
	Variable Rate		
	Whilst variable interest rates may fluctuate, the product meets the likely objectives, financial situation and needs of consumers in the target market because it provides consumers with the ability to make additional repayments and/or deposit funds into a sub-offset account to reduce interest payable.		
	Fixed Rate		
	Whilst the product has a limit on additional repayments the product meets the likely objectives, financial situation and needs of consumers in the target market because the fixed rate provides certainty of repayments during the fixed period, making consumer budgeting easier.		
	Owner Occupied Commercial Property		
	This product allows consumers to finance the purchase or refinance of an owner-occupied commercial property with the ability to select principal and interest or interest only repayments.		



	Investment Commercial Property		
	This product allows consumers to finance the purchase or refinance of an investment commercial property to earn rental income whilst providing consumers with the ability to select principal and interest repayments in order to reduce the overall debt and build equity or interest only for tax purposes.		
Product Description	Key Attributes		
Description	Socurity property	Commercial	
	Security property Maximum loan term		
	Maximum LVR	30 years 75%	
	Minimum loan amount	\$50,000	
	Maximum loan amount	\$2,000,000	
	Maximum single borrower exposure	\$3,000,000	
	Repayment type	Principal & Interest	
		Interest Only	
	Fixed rate premium	Yes (varies by years)	
	Fixed rate options	1 – 5 years	
	Interest only premium	Yes	
	Maximum IO period	5 years	
	Large loan premium	Yes	
	Offset account	Yes	
	Offset account premium	Yes	
	Redraw	No	
	Liquidity test	Yes	
	Net asset test	Yes	
	Security location	Metro, non-metro & regional considered	
	Security	1 st registered real property mortgage	
	Additional repayments – variable rate	Unlimited	
	Additional repayments – fixed rate	Maximum of \$20,000 p.a.	
	Corporate trustee	Yes	
	Individual trustee	No	
	Documentation fee	Payable	
	Settlement fee	Payable	
	Legal fee	Payable	
	Annual package fee	Payable	
	Discharge fee	Payable	
	Lender Protection/ Risk Fee	Payable	
	Classes of consumers for whom the pro-	duct may not be suitable	
	This product may not be suitable for con-	-	
	do not meet the issuer's eligibility cri		
	are Australian non-resident and/or E		
	are financing a residential property.	,	



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: Mortgage Managers – must be authorised to distribute this product under a Mortgage Origination and Management Agreement; and Mortgage brokers (subject to BID) – must be accredited by BC Invest to distribute this product. 		
	 The distribution channels and conditions are appropriate because our distributors are: subject to a higher duty under BID (mortgage brokers) to ensure that the product is in the best interests of the particular consumer; provided with detailed product specifications to enable assessment of customer suitability and eligibility; trained on the BC Invest Credit Policy to support the introduction of customers and loan proposals that are consistent with this TMD and within our Credit Policy eligibility criteria; applications submitted by the Distribution partners include a Cover Sheet, Credit Notes and recommendation for consideration by the BC Invest Credit Officer; each application is assessed to ensure the application and customers eligibility and situation is appropriate for the loan applied for and consistent with this TMD; and loan applications are not accepted from distribution channels that are 		
Review Triggers	not formally authorised by the issuer.		
	 The following review triggers would reasonably suggest that the TMD may no longer be appropriate: A significant dealing of the product to consumers outside the target market occurs; A consistent and regular number of complaints are received from consumers in relation to the product; Material changes are made to the product specification, including features, fees and BC Invest Credit Policy will trigger a review of the product TMD; There are high rates of refinance from BC Invest for this product; There are high default rates; and There are material regulatory changes or updated regulator guidance that may affect the TMD. 		
Review Periods	Next Perious	March 2024	
	Next Review	March 2024 Appually (and March each year)	
	Review period Trigger Review	Annually (end March each year) Within 10 business days of the identification of a trigger event	

TARGET MARKET DETERMINATION – ZOOM SMSF



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 information about complaints	Number complaints	Every 6 months (end September & March)
	Significant dealing(s) where the distributor believes that a significant number of customers outside the target market are obtaining this product	Date or date range of the significant dealing(s) and description of the significant dealing	As soon as practicable, and in any case within 10 business days after becoming aware



Zoom Specialist Home Loan – Variable Rate

Product	Zoom Specialist (Variable Rate)		
Issuer	BC Securities Pty Ltd		
	• ACN: 609 155 688		
	Australian Credit License: 482240		
Version	2.0		
Date of TMD	31 March 2023		
Target Market	Description of target market, including likely objectives, financial situation and needs		
	The features of this product have been assessed as meeting the <i>likely objectives, financial situation and needs</i> of consumers who:		
	 meet the eligibility criteria, including: being an Australian resident; and borrowers that have experienced one or more life events or mortgage arrears, or require alternative income verification; are: 		
	o self-employed; or		
	o PAYG; or		
	 an Australian registered company; or a trustee of an Australian family or unit trust (the beneficiary and Trustee must meet the eligibility criteria of an individual or a company; 		
	 require a loan to fund the purchase or refinance of an owner occupied or investment residential property; require a loan for debt consolidation; require a variable interest rate; require the option of a sub-offset account; 		
	require the ability to make unlimited extra repayments and access redraw, and		
	 redraw; and require the option of either principal and interest or interest only repayments. 		
	Variable Rate		
	Whilst variable interest rates may fluctuate, the product meets the likely objectives, financial situation and needs of consumers in the target market because it provides consumers with the ability to make additional repayments and/or deposit funds into a sub-offset account to reduce interest payable whilst retaining the ability to draw on those funds when required.		
	Owner Occupied Residential Property		
	This product allows consumers to finance the purchase or refinance of an owner-occupied residential property with the ability to select principal and interest or interest only repayments.		
	Investment Residential Property		
	This product allows consumers to finance the purchase or refinance of an investment property to earn rental income whilst providing consumers with		



	the ability to select principal and interes	est repayments in order to reduce the		
	· · · · · ·	overall debt and build equity or interest only for tax purposes.		
	, ,	, , ,		
Product	Key Attributes			
Description				
	Maximum loan term	30 years		
	Maximum LVR	80%		
	Minimum loan amount	\$50,000		
	Maximum loan amount	\$1,500,000		
	Maximum single borrower exposure	\$2,500,000		
	Repayment type	Principal & Interest		
		Interest Only		
	Interest Only premium	Yes		
	Maximum IO period	5 years		
	Large loan premium	Yes		
	Investor premium	Yes		
	Alt Doc premium	Yes		
	Sub-offset account	Yes		
	Sub-offset account premium	Yes		
	Redraw	Yes, within facility limit		
	Security location	Metro, non-metro & regional		
		considered		
	Security	1st registered real property		
		mortgage		
	Establishment fee	Payable		
	Documentation fee	Payable		
	Settlement fee	Payable		
	Annual package fee	Payable		
	Discharge fee	Payable		
	Risk Fee	Payable		
	Classes of consumers for whom the product may not be suitable This product may not be suitable for consumers who			
	 do not meet the issuer's eligibility 	criteria;		
	are Australian non-resident and/or	Expat customers;		
	do not have an impaired credit hist	tory noted by one or more "credit		
	events".			
Distribution Conditions				
	The following distribution channels and being appropriate to direct the distribution market: • Mortgage Managers – must be autunder a Mortgage Origination and The distribution channels and condition distributors are:	thorised to distribute this product Management Agreement. ns are appropriate because our		
	customer suitability and eligibility;	ecifications to enable assessment of		



	 trained on the BC Invest Credit Policy to support the introduction of customers and loan proposals that are consistent with this TMD and within our Credit Policy eligibility criteria; applications submitted by the Distribution partners include a Cover Sheet, Credit Notes and recommendation for consideration by the BC Invest Credit Officer; each application is assessed to ensure the application and customers eligibility and situation is appropriate for the loan applied for and consistent with this TMD; and loan applications are not accepted from distribution channels that are not formally authorised by the issuer. 			
Review Triggers				
	 The following review trigger longer be appropriate: A significant dealing of the market occurs; A consistent and regulated consumers in relation to the market occurs; Material changes are market features, fees and BC Interproduct TMD; There are high rates of the market of the market are material regulated that may affect the TMI 	r number of co o the product; ade to the product; vest Credit Poli refinance from rates; and	consumers out mplaints are re duct specificati icy will trigger BC Invest for t	eceived from ion, including a review of the this product;
Review Periods				
	Next Review		March 2024	
	Periodic Review		Annually (end	d of March each
	Trigger Review		Within 10 business days of the identification of a trigger event.	
Distribution	The following information n	nust be provide	ed to us by dist	ributors who engage
Information Reporting Requirements	in retail product distribution	•	•	
	Type of Information	Description		Reporting Period
	Specific complaints	Details of the including nan contact detail complainant substance of complaint.	ne and Is of and the	As soon as practicable and within 10 business days of receipt of complaint.
	General information about complaints	Number com		Every 6 months (end September & March)
	Significant dealing(s) where the distributor believes that a significant number of customers outside the target market are obtaining this product	Date or date significant de description or significant de	aling(s) and f the	As soon as practicable, and in any case within 10 business days after becoming aware





Zoom Specialist Plus Home Loan – Variable Rate

Product	Zoom Specialist Plus (Variable Rate)		
Issuer	BC Securities Pty Ltd		
	ACN: 609 155 688		
	Australian Credit License: 482240		
Version	2.0		
Date of TMD	31 March 2023		
Target Market	Description of target market, including likely objectives, financial situation and needs The features of this product have been assessed as meeting the likely objectives, financial situation and needs of consumers who:		
	 meet the eligibility criteria, including: being an Australian resident; and borrowers that have experienced one or more life events or mortgage arrears, or require alternative income verification; are: self-employed; or PAYG; or an Australian registered company; or a trustee of an Australian family or unit trust (the beneficiary and Trustee must meet the eligibility criteria of an individual or a company; require a loan to fund the purchase or refinance of an owner occupied or investment residential property; require a loan for debt consolidation; require a variable interest rate; require the option of a sub-offset account; require the ability to make unlimited extra repayments and access redraw; and require the option of either principal and interest or interest only repayments. Variable Rate		
	Whilst variable interest rates may fluctuate, the product meets the likely objectives, financial situation and needs of consumers in the target market because it provides consumers with the ability to make additional repayments and/or deposit funds into a sub-offset account to reduce interest payable whilst retaining the ability to draw on those funds when required.		
	Owner Occupied Residential Property		
	This product allows consumers to finance the purchase or refinance of an owner-occupied residential property with the ability to select principal and interest or interest only repayments.		



	Investment Residential Property		
	This product allows consumers to finance the purchase or refinance of an investment property to earn rental income whilst providing consumers with the ability to select principal and interest repayments in order to reduce the overall debt and build equity or interest only for tax purposes.		
Product Description	Key Attributes		
	Maximum loan term	30 years	
	Maximum LVR	80%	
	Minimum loan amount	\$50,000	
	Maximum loan amount	\$1,000,000	
	Maximum single borrower exposure	\$2,500,000	
	Repayment type	Principal & Interest	
		Interest Only	
	Interest Only premium	Yes	
	Maximum IO period	5 years	
	Large loan premium	Yes	
	Investor premium	Yes	
	Alt doc premium	Yes	
	Sub-offset account	Yes	
	Sub-offset account premium	Yes	
	Redraw	Yes, within facility limit	
	Security location	Metro, non-metro & regional considered	
	Security	1st registered real property mortgage	
	Establishment fee	Payable	
	Documentation fee	Payable	
	Settlement fee	Payable	
	Annual package fee	Payable	
	Discharge fee	Payable	
	Risk Fee	Payable	
	Classes of consumers for whom the produ	uct may not be suitable	
	This product may not be suitable for consu	-	
	• do not meet the issuer's eligibility crite	eria;	
	are Australian non-resident and/or Ex		
	 do not have an impaired credit history noted by one or more "credit events". 		
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: • Mortgage Managers – must be authorised to distribute this product under a Mortgage Origination and Management Agreement.		



	T			1		
	The distribution channels and conditions are appropriate because our distributors are:					
	provided with detailed product specifications to enable assessment of customer suitability and eligibility;					
	trained on the BC Invest Credit Policy to support the introduction of					
	customers and loan proposals that are consistent with this TMD and within our Credit Policy eligibility criteria;					
	 applications submitted by the Distribution partners include a Cover Sheet, 					
	Credit Notes and recommendation for consideration by the BC Invest Credit Officer;					
	each application is assessed to ensure the application and customers					
	eligibility and situation is appropriate for the loan applied for and					
	consistent with this TMD; and					
	 loan applications are not accepted from distribution channels that are not formally authorised by the issuer. 					
Review Triggers						
	The following review triggers would reasonably suggest that the TMD may no					
	longer be appropriate:					
	 A significant dealing of the product to consumers outside the target market occurs; 					
	, and the second					
	 A consistent and regular number of complaints are received from consumers in relation to the product; 					
	Material changes are made to the product specification, including					
	features, fees and BC Invest Credit Policy will trigger a review of the					
	product TMD;					
	There are high rates of refinance from BC Invest for this product;					
	There are high default rates; and					
	There are material regulatory changes or updated regulator guidance that					
Review Periods	may affect the TMD.					
Review Periods	Next Review March 2024					
	Next Review Periodic Review		Annually (end of March each year)			
	Trigger Review		Within 10 business days of the			
			identification of a trigger event.			
Distribution	The following information must be provided to us by distributors who engage					
Information	in retail product distribution conduct in relation to this product:					
Reporting Requirements						
Requirements	Type of Information	Description		Reporting Period		
	Specific complaints	Details of the	complaint,	As soon as		
	,	including name and		practicable and		
		contact details of complainant and		within 10 business		
				days of receipt of		
		substance of the complaint.		complaint.		
	General information	complaint. Number complaints		Every 6 months		
	about complaints			(end September &		
		March)				
	•	•				

TARGET MARKET DETERMINATION (TMD) – ZOOM SPECIALIST PLUS



Significant dealing(s) where the distributor believes that a significant number of customers	Date or date range of the significant dealing(s) and description of the significant dealing	As soon as practicable, and in any case within 10 business days after
outside the target market		becoming aware
are obtaining this product		