

Product	Bluey Credit Card
Issuer	QPCU Limited trading as QBANK ABN 79 087 651 036 AFSL / ACL 241413 (we, us, our and QBANK)
Date of Issue	14 February 2024
About this Document	<p>This Target Market Determination (TMD) is required under section 994B of the <i>Corporations Act 2001</i> (Cth).</p> <p>This document is not intended to be a summary of the product features, eligibility criteria, fees or terms and conditions for the product, and is not intended to provide financial advice. Reference must still be made to any supplementary documents which set out the relevant terms and conditions and fees and charges when making a decision about this product.</p>
Target Market	<p>1.1 This TMD sets out the target market for our Bluey Credit Card product.</p> <p>1.2 This product offers key features which provide Members* with a low interest rate on their purchases and cash advances and up to 55 days interest free for purchases.</p> <p>1.3 The key features of this product include:</p> <ul style="list-style-type: none"> (a) No annual fees; (b) Same low rate on purchases and cash advances; (c) Up to 55 days interest free⁻; and (d) 0% balance transfer for 12 months⁺. <p>1.4 This product offers a low interest rate and is suitable for those who are seeking the same rate for both purchases and cash advances, an interest free period on purchases and no annual fees.</p> <p>1.5 Applicants must satisfy the following criteria to be eligible to apply for this product:</p> <ul style="list-style-type: none"> (a) Members who are 18 years and over; (b) Pay As You Go (PAYG) income earners and self-employed (sole traders or partnership); and (c) Permanent Australian residents or Australian citizens (residing in Australia or overseas) where the security provided is in Australia. <p>1.6 This product has a minimum limit of \$1,000 and a maximum limit of \$35,000. Higher limits may be considered on an exception basis. This product is not suitable for</p>

Distribution Conditions

- Members who are seeking a product with a set loan term, a fixed repayment or interest free days exceeding 55 days.
- 1.7 QBANK will make reasonable enquiries about the Member's requirements and objectives.
- 1.8 QBANK will also make reasonable enquiries about the Member's financial position. To assess whether this product is affordable to the Member, we will consider the Member's income or benefits, living expenses, other debts, credit history, specific life events, temporary difficulties and any information that will assist us to understand the Member's full financial position.
- 1.9 QBANK will not accept Members who do not meet the above criteria or where the objectives, loan purpose and financial position do not align with the Member's personal circumstances.
- 2.1 Distribution Conditions
- (a) This product is distributed by QBANK through the below channels:
- (i) QBANK branch locations in Brisbane City, Oxley and Kedron;
 - (ii) QBANK Member Service Centre by calling 13 77 28; and
 - (iii) QBANK Mobile Lenders.
- (b) To ensure this product will be distributed to Members within the target market, QBANK will:
- (i) ensure Members will be provided with sufficient information about the product;
 - (ii) require Members to provide specific information and evidence to confirm they meet eligibility and credit criteria requirements;
 - (iii) ensure our staff are adequately trained and understand the key product features and the target market for the product they discuss.
- 2.2 Supervision and Monitoring
- (a) QBANK is able to supervise and monitor the distribution of this product through review triggers which highlight any issues with distribution e.g. where the product potentially has been distributed outside of the target market.
- 2.3 Conflict of Interest
- (a) QBANK has taken steps to ensure that our remuneration and incentive structures for this product do not result in distribution that is inconsistent with this TMD

Review Triggers

- 3.1 There may be events and circumstances (called 'review triggers') that would reasonably suggest that this TMD is no longer appropriate. These review triggers include:
- (a) a significant number of defaults;
 - (b) a significant number of applicants outside the target market;
 - (c) the number of successful applicants versus unsuccessful applicants;
 - (d) a material, unexpected increase in the number of Members refinancing from QBANK to another financial institution;
 - (e) the average loan duration;
 - (f) a material change to this product, including a material change to the fees, charges, or terms and conditions of the product;
 - (g) a change in law or regulation, a change to relevant industry code, an AFCA determination, a court decision, or ASIC or other regulatory guidance or action that materially affects the product; and
 - (h) a material, unexpected increase in the number of complaints, or a significant change in the nature and trend of complaints, relating to this product.
- 3.2 QBANK will review this TMD within 10 business days if we know, or reasonably know, that a review trigger, or an event or circumstance that reasonably suggests that this TMD is no longer appropriate, has occurred.

Review Periods

- 4.1 To ensure that this TMD remains appropriate for this product, QBANK will review this TMD:
- (a) periodically, and at least every 12 months;
 - (b) in response to any review triggers; and
 - (c) in response to other events or circumstances that would reasonably suggest that this TMD is no longer appropriate.

* Please visit <https://www.qbank.com.au/join/> to see our membership eligibility criteria.

~ Depending on when you make your purchase, when your statement is issued and whether or not you are carrying forward a balance on your account from the previous statement period. There are no interest free days for cash advances, Bank@Post withdrawals or balance transfers.

+ Balance Transfer Offer is valid for Bluey Credit Card holders and new applications at a rate of 0% for 12 months. Offer may be withdrawn at any time. Refer to the "Bluey Card Conditions of Use", credit card application forms and "Balance Transfer Application form" for further details.