



Target Market Determination (TMD) Small Amount Credit Contract (SACC)

TMD Version: 1.3

Effective Date: 19th February 2026

Last Reviewed: 19th February 2026

Next Review Due: 19th February 2027

Important Notice

This Target Market Determination (**TMD**) does not form part of your credit contract and does not replace disclosure required under the National Credit Code. It is not personal advice.

Customers should consider their own needs and financial circumstances before applying for credit. Independent advice is available from a licensed financial adviser or the National Debt Helpline (1800 007 007).

What is a Target Market Determination?

This document explains who this product is suitable for, who it is not suitable for, how it is distributed, and how Jingle Loans ensures it is offered responsibly.

It is prepared in accordance with the Design and Distribution Obligations (**DDO**) under Part 7.8A of the *Corporations Act 2001 (Cth)* and guided by ASIC Regulatory Guide 274 (RG 274).

About this Document

Prepared by: **Jingle Finance Pty Ltd t/as Jingle Loans**

ACN 132 485 066 | ACL 388143

The purpose of this document is to ensure that this financial product is directed to the appropriate class of consumers. It sets out:

- who the product is suitable for,
- who it is not suitable for,
- how it may be distributed, and
- how and when this TMD will be reviewed.

Product Description & Key Attributes – Small Amount Credit Contract

This is a **Small Amount Credit Contract (SACC)**, designed to provide access to small, short-term personal loans for essential or urgent personal expenses. The key attributes of our SACC product are:

- **Loan amount:** \$500 – \$2,000
- **Loan term:** 3 – 12 months
- **Repayments:** Weekly, fortnightly, or monthly
- **Fees:** Up to 20% establishment + 4% monthly (NCCP cap)
- **Interest:** Nil (fee-based only)
- **Security:** Unsecured
- **Early repayment:** No penalty fees
- **Application:** 100% digital via Jingle's online platform



Intended Use of Funds

Suitable for urgent or essential personal expenses such as:

- Cash shortfalls between pay cycles
- Utility bills or emergency costs
- Vehicle registration or repairs
- Essential household goods
- Travel or urgent family-related expenses

Class of Consumers – Suitable

This product is likely to meet the needs, objectives, and financial situation of consumers who:

- Are individuals aged 21 years or older and Australian permanent residents / citizens with legal capacity to borrow
- Are employed with regular, verifiable income
- Have a fixed residential address, mobile number, and email address
- Require a small, short-term loan for essential or urgent personal expenses
- Can provide at least 90 days of relevant bank statements for our lending suitability assessment
- Hold an Australian bank account from which repayments can be direct debited
- Can afford to repay, without hardship, the loan and all fees and charges associated with the loan over the loan term
- Prefer a fully digital application and loan management process

Financial Suitability Criteria

Applicants must:

- Receive regular income into a personal bank account
- Derive no more than 40% of total income from government benefits
- Not be bankrupt
- Ensure repayments do not exceed 10% of net income per pay cycle (NCCP)
- Meet Jingle's internal credit and affordability assessments
- Demonstrate capacity to meet repayments over the loan term

Class of Consumers – Not Suitable

This product is not suitable for consumers who:

- Are under 21 years old
- Are not Australian permanent residents or citizens
- Do not have legal capacity to borrow
- Are currently unemployed, has been employed for less than 3 months or are still on probation
- Rely primarily on Centrelink/government benefits
- Are currently in financial hardship, or have repeated hardship history
- Require long-term or revolving credit
- Seek credit for business, investment or non-personal purposes



- Are unable or unwilling to provide 90 days' worth of bank statements (for all accounts held) for the purpose of us undertaking a credit suitability assessment
- Has bank account statements which suggest excessive spending on gambling or alcohol or usage
- Do not qualify under the *National Consumer Credit Protection Act 2009* (Cth)
- Are currently receiving workers' compensation, WorkCover payments, or any similar income support payments

Assessment Process

To ensure responsible lending, Jingle will:

- Verify income and employment (including employer contact if required)
- Conduct credit checks and review repayment history
- Assess expenses and liabilities
- Complete ID verification and fraud screening
- Contact applicants if clarification is required
- Present contract terms clearly prior to acceptance
- Provide ongoing support before, during and after application

Distribution Conditions

This product will only be distributed:

- Through Jingle's digital platform (website or application portal)
- To customers who complete online application and ID verification
- Following full assessment of suitability and affordability

This product will not be distributed:

- Via brokers or third-party affiliates unless explicitly authorised by Jingle and subject to this TMD
- To consumers who refuse automated repayment arrangements (direct debit)
- Where the consumer has not received and reviewed this TMD and product summary

The distribution channels and conditions are appropriate because:

- the product has a relatively wide target market; and
- Jingle's approval system has controls in place to flag applicants who may be outside the target market.

Review Period

Initial review

Subject to intervening triggers, this TMD will be formally reviewed 12 months from the 19th February 2026

Subsequent periodic review

Subject to intervening triggers, this TMD will be formally reviewed every 12 months from the date of the initial review.

Review Triggers



The following review triggers would reasonably suggest that this TMD may no longer be appropriate:

- Product Changes – a significant change is made to terms, conditions, eligibility, or features.
- There is a change in law or its application or regulatory guidance or action that materially affects the product
- Complaints – complaints in relation to the product increase by 10% or more in any rolling 3-month period.
- Defaults – defaults in relation to the product rise by 15% in any rolling 3-month period
- Defaults (Early Arrears) – new accounts 30+ days in arrears within first 3 months increase by 15% or more compared to baseline.
- Hardship Applications – hardship applications in relation to the product reach 10% or more in any rolling 3-month period.
- Significant Dealings – any significant dealing in relation to the product outside the defined target market is identified.
- Other Systemic Events – any operational issue, portfolio trend, or external event which Jingle considers reasonably suggests the product may no longer be consistent with target market needs.

If a trigger occurs, the Responsible Manager must review and report to the Board within 14 days.

Distributor Reporting Obligations

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

- Specific complaints – details of the complaint, including name and contact details or complainant and substance of the complaint
- Complaints generally – number of complains and general feedback relating to the product and its performance
- Significant dealings – 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)

Jingle does not currently engage third-party distributors for credit provision. However, where consumer leads are shared, those recipients are treated as distributors under the DDO regime and must:

- Distribute the product only in line with this TMD (or applicable TMD)
- Report all complaints (including nil reports) as soon as practicable or within 10 business days, with details of nature and resolution status
- Notify Jingle of significant dealings outside the target market as soon as practicable or within 10 business days
- Provide monthly complaint volume reports about the number of complaints received in relation to the product

Credit Provider Details

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