

Target Market Determination

Product:	Lead Referral
Made by:	Panthera Leo Pty Ltd (T/A Quickle) ABN: 55 604 197 275
Version No.:	1.0
Date Made:	29 April 2022
Last Review Date:	
Ceased Date:	In Use

TARGET MARKET

Consumers in the Lead Referral target market are clients who are:

- at least 18 years old;
- of sound mind and judgement;
- experiencing a short-term financial shortage that can be alleviated by a loan that:
 - is a small amount loan of no more than \$2,000.00
- one or more of the following applies:
 - the consumer's main source of income is from Government Benefits or Self-Employment and is therefore unable to obtain similar finance from banks and other top-tier lenders
 - the consumer has no or poor credit history and is therefore unable to obtain similar finance from banks and other top-tier lenders
 - the consumer requires a turnaround time and access to funds that is quicker than traditional bank lending products
 - the consumer requires an application process that does not require the visiting of an onsite location or branch, or
 - it is the consumer's preference to borrow from a non-bank lender instead of a bank or other top-tier lender.

The following eligibility characteristics apply to the suitable clients for Lead Referral:

- the consumer is over the age of 18
- the consumer maintains an Australian bank account in their own name
- the consumer receives sufficient income.

Clients are not in the target market if:

- the consumer does not have a regular source of income
- the consumer is a minor, or
- the consumer is not of sound mind and judgement and is unable to make decisions regarding his/her personal finances.



DISTRIBUTION CONDITIONS

ADVERTISING

The product is advertised via the following mediums:

- search engines such as Google linking to the Quickle website which allows any consumer to make an enquiry; and
- by Third Party Lead Markets.

DISTRIBUTION CHANNELS

The product is distributed via the following channels:

- online via the Quickle website

REVIEW TRIGGERS

The following review triggers apply for Lead Referral:

- a material change to the Quickle Terms and Conditions
- a material change to the Distribution Conditions associated with Lead Referral
- in any given month, the total complaints received specifically alleging that the referral was unsuitable for the customer exceeds 1% of the total leads referred for that Month.

REVIEW PERIOD

INITIAL REVIEW PERIOD

An initial review period of this Target Market Determination will occur within 12 months from implementation of this Target Market Determination.

ONGOING REVIEW

This Target Market Determination will be regularly reviewed at least every 12 months from the previous review.

RESPONSIBILITY

The review process will be initiated at least one month prior to the end of each review period and will be carried out by the Director and / or General Counsel.

INFORMATION REPORTING

The following table sets out the information which we require to be reported to us in respect of Lead Referral by persons who engage in retail distribution conduct in respect of Lead Referral.

Unless otherwise stated, the first reporting period commences on the date this Target Market Determination is made and each subsequent reporting period commences at the end of the prior reporting period.



Information Required to be reported	Who is required to report	Frequency that a report is required (Reporting Period)	How will the report be made
The total number of complaints received in relation to Lead Referral during the reporting period	Administration Staff; and All regulated persons who distribute the Product.	Monthly	By email to the Director
The number of complaints received in relation to Lead Referral specifically alleging that the Referral was unsuitable for the consumer.	Administration Staff; and All regulated persons who distribute the Product.	Monthly	By email to the Director
The total Referred Leads for that Month	Administration Staff; and All regulated persons who distribute the Product.	Monthly	By email to the Director
Any change made to the following: <ul style="list-style-type: none"> • Quickle Terms and Conditions • Key attributes to Lead Referral • Distribution Conditions of Lead Referral 	Administration Staff; and Any person who makes a change	Within 7 days from the date of change	By email to the Director

REVISION MANAGEMENT

Date	Action	Version	Approved by	Additional Comments
29 Apr 2022	TMD made	1.0	J Martin	TMD made

