

Target Market Determination

1. Target Market Determination - MCC Reloadable EFTPOS Prepaid Card

The MCC Reloadable eftpos Prepaid Card (Prepaid Card) is a financial product for the purposes of the design and distribution obligations set out in Part 7.8A of the Corporations Act 2001 Cth).

The purpose of this Target Market Determination is to provide consumers information about the Prepaid Cards' key attributes, the target market for the Prepaid Card, and the distribution and monitoring arrangements between the issuer, Indue Ltd ABN 97 087 822 464 and the distributor, Melbourne Cricket Club Limited ABN 92 871 871 964.

This document is not to be treated as a full summary of the product's terms and conditions and is not intended to provide financial advice. You should refer to the Product Disclosure Statement for the Prepaid Card available at mcc.org.au/mccplus when making a decision about this product.

Date from which this Target Market Determination is effective

5 October 2021

2. Target Market

The information below summarises the overall class of consumers that fall within the target market for the Prepaid Card, based on the product key attributes and the objectives, financial situation and needs that it has been designed to meet.

(a) Class of consumers that fall within the target market

The Prepaid Card is for Melbourne Cricket Club members who are looking to add more value to their membership through the use of the Prepaid Card and the associated rewards program that is driven by transactions on the Prepaid Card.

To be eligible to receive the Prepaid Card, Melbourne Cricket Club members must have agreed to be bound by the rules of the Club and are under no obligation to activate the Prepaid Card for use of the payment functionality it provides at the Melbourne Cricket Ground.

(b) Description of the Prepaid Card and its key attributes

The Prepaid Card is a reloadable eftpos card.

The key attributes of the Prepaid Card are that:

- It is a dual sided MCC membership card and reloadable eftpos prepaid card that is exclusive to Melbourne Cricket Club members.
- The payment functionality of the Card is initially inactive. Activation is voluntary and the card can still be used as an MCC membership card even if the member elects not to activate it.
- Once activated, the Prepaid Card allows payments to be made at participating MCC Vendors, as long as:
 - there is sufficient balance on the Prepaid Card to cover the amount of the transaction;
 - the expiry date has not been reached; and
 - the card has not been suspended or cancelled.

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- It provides Melbourne Cricket Club members with a mechanism to enhance the membership offering through the use of the Prepaid Card at locations at the Melbourne Cricket Ground making them eligible to participate in the MCC Plus rewards program.
- It is restricted for use to eligible Melbourne Cricket Club members in a closed loop environment. The closed loop configuration limits the use of the Prepaid Card to locations at the Melbourne Cricket Ground or in settings defined by the Melbourne Cricket Club.
- Use of the Prepaid Card must be used in accordance with the MCC Rules, the Product Disclosure Statement and Terms and Conditions available at mcc.org.au/mccplus.

(c) Excluded class of consumers

The Prepaid Card has not been designed for anyone other than Melbourne Cricket Club members.

(d) Consistency between target market and Likely objectives, financial situation and needs

The Prepaid Card is likely to be consistent with the likely objectives, financial situation and needs of consumers in the target market as:

- It is restricted for use by Melbourne Cricket Club members only in a closed loop environment controlled by the Melbourne Cricket Club.
- It requires the Melbourne Cricket Club member to actively load money onto the Prepaid Card before it can be used to transact at MCC Vendors.
- Use of the card is governed by the MCC Club Rules, Product Disclosure Statement and Terms and Conditions available at mcc.org.au/mccplus.

3. Distribution Conditions and Restrictions

(a) Distribution channels

The Prepaid Card is designed to only be distributed by the Melbourne Cricket Club to its members in accordance with the MCC Club Rules.

(b) Distribution conditions and restrictions

The Prepaid Card should only be distributed to active Melbourne Cricket Club members who have accepted the MCC Club Rules and have provided sufficient identification documentation to the Club.

(c) Adequacy of distribution conditions and restrictions

The distribution channels and conditions that define the eligibility of a Melbourne Cricket Club member to receive the Prepaid Card ensure that the recipient of the Prepaid Card falls within the target market defined in this document.

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4. Reviewing this Target Market Determination

We will review this Target Market Determination in accordance with the below:

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| Initial review | Within the 1 years of the effective date. |
| Periodic reviews | At least every 1 year from the initial review. |
| Review triggers or events | Any event or circumstances arise that would suggest the Target Market Determination is no longer appropriate. This may include (but not limited): <ul style="list-style-type: none">• a material change to the design or distribution of the Prepaid Cards, including related documentation;• occurrence of a significant dealing;• distribution conditions found to be inadequate;• change in legal or regulatory requirements;• external events such as adverse media coverage or regulatory attention;• significant changes in metrics, including, but not limited to 10 complaints in any 12 month period.; and• technological changes in the industry that result in the Prepaid Card no longer being relevant. |

Where a review trigger has occurred, this target market determination will be reviewed within 10 business days.

5. Reporting and monitoring this Target Market Determination

We will collect the following information from our distributors in relation to this Target Market Determination:

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| Complaints | Distributors will report all complaints in relation to the product(s) covered by this Target Market Determination on a monthly basis. This will include written details of the complaints. |
| Significant dealings | Distributors will report if they become aware of a significant dealing in relation to this Target Market Determination within 10 business days. |