

Target Market Determination Capricorn Alumni Trade Accounts

Last updated: June 2023

Target Market Determination – Capricorn Alumni Trade Accounts

This Target Market Determination (“**TMD**”) relates to the Capricorn Alumni Trade Account (“**Trade Account**”) offered by Capricorn Society Limited (ACN 008 347 313) (“**Capricorn**”)

Who is the product designed for?

The Trade Account is designed for former Capricorn Members or owners of companies that were Capricorn Members that meet Capricorn’s eligibility criteria for Alumni Membership who:

- desire a short-term credit facility that can be used to facilitate purchases from the Capricorn Preferred Supplier network up to a \$2,000 limit; and
- have the capacity to pay the balance of their Trade Account monthly.

Capricorn employees who desire to purchase goods and services from the Capricorn Preferred Supplier network may also find the Trade Accounts useful.

The Trade Account is not suitable for individuals who do not have the capacity to pay the balance of their Trade Account on a monthly basis or who require a credit limit in excess of \$2,000. The Trade Account is not suitable for corporate entities or natural persons under the age of 18.

How is the product distributed?

The Trade Account is offered to natural persons identified as meeting the criteria for Alumni Membership determined by Capricorn. The Trade Account is not distributed by a third party.

When would this Target Market Determination change or be reviewed?

A review of this TMD would immediately be triggered if:

- Capricorn learns there is a material number of significant dealings inconsistent with this TMD;
- there is a material increase in complaints about the content of this TMD or the operation of the Trade Accounts;
- there is a material change in the terms of the Trade Accounts or the manner in which the product is distributed; or
- if a regulatory body raises concerns about the design and distribution of the Trade Accounts.

Finally, Capricorn shall review this document at least annually with the first review occurring in June 2024. All reviews are completed within two months.