



## Target Market Determination (TMD) Summary

**Product:** Consumer Lease – Household Items

**Issuer:** Rent The Roo Pty Ltd

**Review:** At least every 12 months or sooner if triggers occur

### Who the Product Is For

- Customers aged 18+ who want to lease household goods
- Have regular income and pass affordability checks
- Prefer predictable payments and don't expect ownership

### Who the Product Is Not For

- Individuals in financial hardship or without stable income
- Customers expecting ownership from the outset
- Seeking short-term/payday-style credit

### Distribution Conditions

- Offered only by trained staff or Authorised Credit Representatives
- Must complete affordability assessment (Rental Assessment) and sign a lease agreement (Rental Contract)
- Required disclosures given (under NCCP compliance)

### When to Review

- Increase in complaints or hardship cases
- Product terms or distribution process changes
- Regulatory updates from ASIC or policy review

### Staff Responsibilities

- Record distribution activity and suitability checks
- Escalate any compliance issues or unsuitable offers
- Follow Rent The Roo escalation protocols

### Note:

This Target Market Determination is publicly available at <https://www.renttheroo.com.au/> and may be updated.