



TARGET MARKET DETERMINATION BLUE CARD

A full-page background image showing a motorcyclist in a blue and white racing suit leaning into a turn on a dark asphalt track. The track is bordered by a green grassy area and a chain-link fence. In the background, there are tall pine trees and a clear blue sky with some clouds.

ABOUT

TARGET MARKET DETERMINATION

Yamaha Blue Card
Yamaha Motor Finance Australia Pty Ltd
(ABN 29 101 928 670)

This target market determination ('TMD') seeks to offer consumers, distributors, and staff an understanding of the class of consumers for which this product has been designed, having regard to the objectives, financial situation and needs of the target market.

It should be noted that this document is not intended to be used to provide financial advice nor a full summary of the product's terms and condition, and that consumers should refer to the Terms and Conditions and any supplementary documents when making a decision about the suitability of the product, to their individual circumstance.

CONTENTS

1	About
3	1 - Credit Licensee
3	2 - Date the Target Market Determination is Effective
3	3 - Class of Consumers That Fall Within This Target Market
3	3.1 - Product Description and Key Eligibility Criteria
5	3.2 - Class of Consumers, Needs, Objectives and Financial Situation
6	4 - Consistency Between Target Market and the Product
7	5 - How This Product Is To Be Distributed
8	6 - Reviewing This Target Market Determination
8	7 - Reporting & Monitoring This Target Market Determination

1. CREDIT LICENSEE

Yamaha Motor Finance Australia Pty Ltd, ABN 29 101 928 670 Australian Credit license No. 394553

2. DATE THE TARGET MARKET DETERMINATION IS EFFECTIVE

This Target Market determination is effective from the 5th October 2021.

3. CLASS OF CONSUMERS THAT FALL WITHIN THIS TARGET MARKET

Yamaha Motor Finance Australia offers a Yamaha Blue Card product that can be tailored to suit the customer's needs, objectives and financial situation whilst taking into consideration the products eligibility criteria. These are outlined below.

3.1 Product description and key eligibility criteria

The information below summarises the overall class of consumers that fall within the target market for the Yamaha Blue card based on the product key attributes and the objectives, financial situation and needs that it has been designed to meet. This product has been designed for consumers whose likely objectives, financial situation, and needs (as listed below) are aligned with the product (including the key attributes).

Product Description

Consumer Loan Product	
Product Description and Key Attributes	<p>The key attributes and of BlueCard are:</p> <ul style="list-style-type: none"> • Ability to access a pre-approved credit limit in order to make purchases. • The requirement to make the minimum payment due, including interest and pay fees (where applicable). • Reusable credit limit. • Minimum limit of \$1000 and Maximum limit of \$5000

Key Eligibility Criteria

	This product is appropriate for	This product is not appropriate for
Key eligibility criteria	<p>The Yamaha Blue Card is suitable for customers seeking to purchase services, accessories or goods within an authorised Yamaha dealership, including but not limited to the following:</p> <ul style="list-style-type: none"> • Helmets • Boots • Jackets • Service costs • Accessories of any brand • payment of Insurance Premiums • Scooters • Various small/low horsepower Outboards • Trailers designed for the purpose of carrying various lifestyle assets • Generators • Yamaha fun/children's bikes • Other products which may be introduced from time to time, and which are consistent with this target market determination. 	<p>The financing of any products that are not sold by a Yamaha Dealership or where cash advances are required.</p>
The amount needed to finance your purchase	<p>This product is suitable for amounts financed up to \$5000.00</p>	<p>This product is not suitable to finance for purchases for amounts greater than \$5000.00</p>
Ability to repay the loan	<p>This product is suitable for applicants that can repay the loan arrangement without being in financial hardship after taking into account their financial situation and our credit lending criteria.</p>	<p>This product is not suitable for customers that are:</p> <ul style="list-style-type: none"> • Currently bankrupt • multiple credit defaults • customers unable to repay the loan without financial hardship • visa holders that are not authorised to work in Australia • Want fixed terms and fixed repayments
Term of loan	<p>This product is suitable for purchases on a revolving line of credit.</p>	<p>This product is not suitable for long term loans.</p>

3.2. Class of Consumers, Needs, objectives and financial situation.

The information below summarises the class of consumer for each product variation and the needs, objectives and financial situation that the Yamaha Blue Card has been designed to meet.

Class of Consumers

	Yamaha Blue Card
Class of Consumer	This product is designed for a class of consumers that are 18 years or older, are Australian citizens or permanent residents, meet the relevant lending criteria and need finance to purchase various services and goods from a Yamaha Dealership.

Needs and Objectives

A customer who has the following needs and objectives.

Needs & Objectives	Yamaha Blue Card
Specialist assistance with finance application through our dealer network and in-house sales team	✓
Quick Decision on loan application	✓
Electronic platform to execute documents	✓
A revolving credit limit that can be drawn down as and when required provided its under the approved limit	✓
Ability to repay the amount drawn down early	✓
Monthly statement available	✓
Ability to repay the loan early with no termination fee	✓
Ability to access and update your loan account online	✓
Annual fee of \$50 and no monthly account keeping fee	✓
Payment Frequency	Weekly, fortnightly, monthly
Ability to change payment frequency as needs change	✓
Repayment type	Direct Debit & BPay
Interest rate will divert to a fixed interest rate after any promotional or promotional interest free period expires	✓

Financial Situation

A customer who can repay the balance outstanding over life of use of the Yamaha Blue Card taking into consideration their current circumstance and any foreseeable changes to their circumstances.

Relevant Financial Situation	Yamaha Blue Card
Ability to vary the payment frequency	✓
Ability to change payment method	✓
Ability to update account information and payment information online	✓
Potential to apply for hardship	✓
Ability to sell the asset without paying out the loan	✓
Ability to make additional payments	✓

4. CONSISTENCY BETWEEN TARGET MARKET AND THE PRODUCT

The Yamaha Blue Card and its key attributes are likely to be consistent with the needs and objectives of the class of consumers described in this target market. This has been determined based on an assessment of our current portfolio of customers, our complaints data as well as feedback gathered on our mobile YFS Now App together with analysis of key term, features and attributes of the products.

An individual's circumstances may vary, and each individual will need to review our product attributes to ensure that it still satisfies their requirements and objectives. Not all customers meeting the target market will be eligible for credit. Credit criteria still applies.

5. HOW THIS PRODUCT IS TO BE DISTRIBUTED

Distribution Channels

This product is designed to be distributed through the following means:

- By an authorised dealership that has a Franchise Agreement with Yamaha Motor Australia Pty Ltd and who also has a Dealership Agreement with Yamaha Motor Finance Australia.
- Directly from Yamaha Motor Finance Australia Staff through channels such as our Direct Sales channel.

Distribution Conditions

This product should only be distributed by Yamaha Motor Finance Australia staff or authorised distributors under the following circumstances:

- To customers who meet the identification and lending criteria
- Once the distributor has met Yamaha Motor Finance Australia's training and accreditation requirements (where applicable)
- Where the distributor continues to meet the training requirements mandated by Yamaha Motor Finance Australia.
- Where the distributor is not an employee of Yamaha Motor Finance Australia, the distributor must have had an executed 'Dealer Agreement' with Yamaha Motor Finance Australia Pty Ltd.
- Where the distributor utilises advertising which has been obtained from the Yamaha Motor Finance Australia Dealer Account Management system (DAM) and that advertising has been approved by Yamaha Motor Australia's Legal & Compliance team

These distribution conditions will make it likely that the customers who acquire our products or services are from the class of customers that fall into our designated target market. These conditions have been identified after analysing our distribution arrangements including agreements, policies, procedures, and training.

6. REVIEWING THIS TARGET MARKET DETERMINATION

We will review this target market determination in accordance with the below:

Initial review	Within the One Calendar Year of the effective date.
Periodic reviews	At least every 3 years from the initial review, or if there is a major change to the TMD.
Review triggers or events	<p>Any event or circumstances arise that would suggest the TMD is no longer appropriate. This may include (but not limited to):</p> <ul style="list-style-type: none"> • any material changes to the design or distribution of the product, including related documentation. • distribution conditions found to be inadequate. • external events such as adverse media coverage or regulatory attention; and • significant changes in metrics, including, but not limited to, complaints, social/economic conditions

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

7. REPORTING AND MONITORING THIS TARGET MARKET DETERMINATION

We may collect the following information from our distributors in relation to this TMD.

Complaints	Distributors will report all complaints in relation to the product(s) covered by this TMD on an actual, real time basis i.e., at the time a complaint occurs/or brought to their attention. 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 TMD within 10 business days.