

ReebeloCare Plan

TARGET MARKET DETERMINATION

Issued by SquareTrade Australia Pty Ltd ABN 52 631 111 861 AFSL 525628

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About this document

This Target Market Determination (TMD) is prepared by SquareTrade Australia Pty Ltd ABN 52 631 111 861 AFSL 525628 (**SquareTrade**) in relation to the ReebeloCare Plan.

This TMD is not a product disclosure statement, does not form part of the terms and conditions of the product, and is not a complete summary of the product features. It is not intended to constitute financial product advice. A customer should read the full terms and conditions for ReebeloCare Plan available at <https://www.squaretrade.com.au/terms/> and consider whether it meets their own needs, objectives and financial situation before proceeding to purchase ReebeloCare Plan.

1 Who is the issuer?

ReebeloCare Plan is issued by SquareTrade Australia Pty Ltd.

2 What is ReebeloCare Plan and its key features?

The ReebeloCare Plan provides customers with the ability to refresh or replace their device for any reason. It is a miscellaneous financial risk product and is not an insurance product.

ReebeloCare Plan is issued by SquareTrade, which is not an insurer.

The key features of the ReebeloCare Plan are:

Service	If	then
Refreshed Device Services	you request to have your Device refreshed	SquareTrade will: - run diagnostic tests on your Device to identify any potential refresh options for your Device (including assessing the battery life);¹ - refresh any parts to enhance the operating condition of your Device;² - clean your Device to remove any extraneous dirt.

¹ SquareTrade will not provide you with a loaner Device while we are servicing your Device.

² SquareTrade will replace your Device's battery(s) if it determines that the battery life is below 80% capacity.

Service	If	then
Replacement Device Services	you request a replacement Device	SquareTrade will: • send a replacement Device³ to you within five business days; or • pay you the price you paid for the Device via a Reebelo gift card or store credit.

3 Who is the ReebeloCare Plan suitable for?

The Target Market for ReebeloCare Plan comprises of customers who:

- are 18 years of age and older;
- permanently reside in Australia;
- purchase mobile phones, tablets, laptops, smartwatches, headphones and earphones purchased (**Device**) from the Reebelo website for personal use;
- want the ability to refresh or replace their device for any reason;
- can afford to pay the upfront service fees that apply to each service request.

The ReebeloCare Plan will likely meet the objectives, financial situation and needs of the customers in the target market because they provide customers, who have the ability to pay the service fee, with the ability to refresh or replace their device for any reason at any time.

4 Distribution Conditions

The ReebeloCare Plan is distributed by Reebelo (Reebelo Australia Pty Ltd is an authorised representative (AR 001310341) of SquareTrade Australia Pty Ltd (AFSL 525 628) via its website.

The ReebeloCare Plan will only be made available to customers who purchase a Device through the Reebelo website.

SquareTrade has arrangements in place with Reebelo to minimise risk that ReebeloCare Plan is sold to customers who are not within the target market. These arrangements include a requirement that Reebelo only offer ReebeloCare Plans to customers with an eligible device in their cart and to not sell ReebeloCare Plans on a standalone basis.

5 Reviews

A review of this Target Market Determination will occur within 24 months of the date on which this Target Market Determination was made, and every 24 months following the last review.

Events that may cause early review of the Target Market Determination (**Review Triggers**) are:

³ Replacement Devices mean a device of like kind, quality and functionality as your Device.

- A change in law which materially affects the degree of certainty or other additional benefits provided by ReebeloCare Plan beyond what customers are entitled to under the Australian Consumer Law;
- The ReebeloCare Plan Product Disclosure Statement is amended in a way which materially affects its key attributes;
- Systemic complaints are received from customers making service requests under their ReebeloCare Plan, which indicate that they misunderstood the benefits provided by ReebeloCare Plan and were not within the target market;
- Material number of complaints regarding product design, product availability, service request experience or distribution conditions;
- Material amount of feedback from customers that raises concerns that the product is not suitable;
- Information provided by regulators (e.g. ASIC or ACCC) that indicate this Target Market Determination may no longer be appropriate; or
- Significant dealing in ReebeloCare Plan has occurred which is not consistent with this Target Market Determination.

6 How will SquareTrade monitor distribution under this Target Market Determination?

SquareTrade will collect the following information to monitor distribution of ReebeloCare Plan and to help determine whether a review trigger or event has occurred.

Type of Information	Reporting period for when information should be provided to the issuer
Sales, service request, general usage, and cancellation data.	Quarterly Review.
Information about the nature of any complaints received by distributors in relation to ReebeloCare Plan	Within 10 business days.
Any significant dealing in ReebeloCare Plan that is not consistent with this Target Market Determination.	As soon as practicable and within 10 business days after becoming aware.