

ReebeloCare Plan

TARGET MARKET DETERMINATION (TMD)

Version: 1

Dated: 14th of February 2026

This TMD is made by

Reebelo Australia Pty Ltd ABN 52 641 662 197 which is the issuer of the ReebeloCare Plan (“we”, “us” or “our”)

Important information about this TMD

The Corporations Act requires us to make this TMD and include certain information in it. Any terms used in this TMD that are defined in the Corporations Act have the same meaning as in that Act.

This TMD is not intended to be a consumer facing disclosure document and does not form part of the terms of the product.

Any information or examples given in the TMD must not be read as a complete list of eligibility or the standard terms and conditions and limitations that apply to the product.

Refer to the ReebeloCare Plan Terms and Conditions document available <https://edge.reebelo.com/files/rmg/rc.pdf> (the product/ReebeloCare Plan) to understand its terms and conditions before deciding. Any terms used in this TMD have the same meaning as defined in the ReebeloCare Plan document.

This TMD does not consider any person’s individual needs, objectives or financial situation and does not provide financial product advice or recommendation on the cover.

Target Market

The ReebeloCare Plan has primarily been designed for consumers who reside and have a permanent place of residence, in Australia who purchase a Device through the Australian Reebelo Website and fall within the target market described below.

Below we set out some likely objectives, needs and financial situation of persons in the target market and the key attributes of the ReebeloCare Plan that in our view make it appropriate for customers in the target market. Refer to the ReebeloCare Terms and Conditions for full details.

Likely need/objective – Any reason Device Like for Like replacement service

Customers who want option for any reason to exchange their Device on one occasion for a Like for Like Replacement Device.

ReebeloCare Plan provides for 1X Like for Like Replacement Device, for any reason during 24 month period from purchase unless ending earlier per Terms and Conditions (Term). A Device Replacement Fee (25% of the Device Purchase Price (incl GST)) is payable before service. Replacement may be refurbished (not new) and different colour.

No Like for Like Replacement is provided if we can only access a Like for Like Replacement at a cost greater than the Device Purchase Price; or you have already claimed and received two (2) Device Refresh Services during the Term. In such cases we will instead, at our reasonable discretion, issue a Reebelo Gift Card or Prepaid Mastercard for an amount equal to the Device Purchase Price, less any Device Refresh Costs already incurred by us under Device.

Likely need/objective – Any reason device refresh services

Customers who want the option for any reason to:

- Replace Device Screen, battery or other components;
- Obtain detailed clean of Device; and/or
- Obtain full diagnostic testing to determine if there are any technical issues.

ReebeloCare Plan provides on customer request for any reason during Term Like for Like Replacement of screen, battery (if battery life is below 70% capacity) or another component (may be Refurbished-not new); detailed clean; and/or full diagnostic testing to determine if there are any technical issues.

Subject to Device Refresh Fee (15% of Device Purchase Price (incl GST)) payable before service.

Total Refresh Costs incurred by us for any one (1) or all claims combined for Refresh Services during the Term cannot exceed Device Purchase Price. If request for service would exceed the limit we instead provide a refund of the remaining unused limit by Reebelo Gift Care or Prepaid Mastercard at our reasonable discretion.

No service if Replacement Device Service benefit provided. No Like for Like Replacement, where we cannot reasonably obtain one or the cost to us of obtaining one would exceed the Device Purchase Price. We instead, at our reasonable discretion, issue a Reebelo Gift Card or Prepaid Mastercard for the Device Purchase Price less any Refresh Costs already incurred by us during the Term.

Likely need/objective – Claims Servicing

Customers who want ability to make claim online and send device for services to service provider vs attendance at their residence and receive delivery of replacement to Australian registered or Australian billing address, which cannot be a PO Box.

Any ReebeloCare Plan claims can be made online. Mail-in required but some walk in services may be available depending on location. Delivery of replacements by mail to an Australian registered or Australian billing address, which cannot be a PO Box

Likely objective/need – Consumer rights

Customers who want more certainty (beyond what is provided by the Australian Consumer Law (ACL) or other applicable laws or warranties) about their rights in relation to a faulty or defective Device.

Goods and services purchased come with guarantees that cannot be excluded under the Australian Consumer Law. For goods you are entitled to a replacement, repair, or refund if your Device has a major failure. You may also be entitled to compensation for any reasonably foreseeable loss or damage. If your Device fails to meet acceptable quality standards, you are entitled to have it repaired or replaced, even if the failure does not constitute a major failure.

Nothing in the Terms and Conditions affects any rights you may have under the law. The ReebeloCare Plan operates in addition to your rights under the ACL or any other applicable law. It does not limit, replace, or reduce your statutory rights. By purchasing the ReebeloCare Plan, you are entitled to certain additional benefits. In some cases, these benefits may overlap with your rights under the ACL or other laws. The amount you pay for the ReebeloCare Plan does not change even if your statutory rights overlap with the benefits provided under the Plan.

Likely customer financial situation

Must be able to pay:

- the Upfront cost.

- Device Replacement Fee or Device Refresh Service Fee each service request.
- Reasonable and necessary cost return fee if the claim is invalid or cancelled.

Persons not in the Target Market – This includes customers who:

- have the needs and objectives listed above but are not happy with the limits on the protection provided by ReebeloCare Plan relevant to those needs and objectives.
- want new replacement devices or devices the same colour.
- want protection beyond 24 months from date of purchase of the Device.
- want protection for Devices that are lost, misplaced, stolen, or cannot be located despite reasonable steps to recover them;
- want to be able to transfer the protection to another person if they sell their Device.
- want the device to be returned to an overseas address.
- want service providers to come to their residence to provide services;
- do or will not reside and have a permanent place of residence, in Australia.
- intend on using the Device in a manner contrary to the manufacturer’s instructions for usage.
- are unable to pay the Upfront cost, Device Replacement Fee or Device Refresh Service Fee each service request or and Reasonable and necessary cost return fee if a claim is invalid or cancelled.
- want protection for loss of profit, income, contracts or from delay or failure to perform services.
- who want to sell, display for sale or let on hire the Device.
- want protection provided by an insurer – this is not insurance.

Where a person falls within our target market, this does not mean that the protection is right for their individual needs, objectives and financial situation. We do not consider this, and a person needs to consider the ReebeloCare Plan Terms and Conditions and other information provided by us (and/or seek professional advice) before deciding.

Distribution Conditions

This product is issued by Reebelo Australia Pty Ltd ABN 52 641 662 197 and will be only distributed by Reebelo via the Reebelo Website.

This product can only be issued to customers that agree to the ReebeloCare terms and conditions and confirm before selecting the option to purchase they believe they fall with the target market described in this document.

The application process has been tailored to identify the target market described in this TMD as part of the eligibility criteria for the product covered by this TMD, and the use of the application process in our view would make it more likely that the product covered by this TMD will be acquired by persons in the target market.

Reviewing this document

The TMD will be reviewed within 12 months from the date of this TMD and subsequently every 24 months unless agreed otherwise after the end of the previous review. We will also review the TMD within 10 business days of becoming aware of a Review Trigger specified below and where otherwise required by law.

Review Triggers

These are an event or circumstance that is identified to or by us as part of our product governance framework (or otherwise), including:

- the nature and number of complaints, complaints data and trends;
- customer feedback and testing;
- number of cancellations and lapses of the product;
- data on product claim ratios, the number, nature and magnitude of claims paid, denied and withdrawn and average claim duration;
- information received by and in relation to distributors;
- feedback from a regulator such as ASIC or APRA or other interested parties;
- changes to information or circumstances we took into account when developing the TMD, such as changes to the eligibility process, product guidelines, pricing, or insurance requirements or the number of products sold, including penetration rates; or
- any significant dealings that are inconsistent with the TMD,

that reasonably suggests (based on criteria we identify in or as part of our product governance framework) that it is no longer reasonable for us to conclude that if the cover were to be issued:

- to a retail client in accordance with the Distribution Conditions, it would be likely that the retail client is in our target market; or
- to a retail client in our target market, it would likely be consistent with the likely objectives, financial situation and needs of the retail client.