

**FORIS GFS AUSTRALIA PTY LTD Target Market Determination
Crypto.com Visa® Prepaid Card Service**

About this TMD

This Target Market Determination (TMD) has been prepared by Foris GFS Australia Pty Ltd as required under the Design and Distribution Obligations under Pt 7.8A of the Corporations Act 2001 (Cth)¹. This law ensures financial product issuers take a consumer-centric approach to designing and distributing products.

Issuer	This TMD has been prepared by FORIS GFS AUSTRALIA PTY LTD ACN 150 651 004 (Crypto.com). Crypto.com holds an Australian Financial Services Licence (AFSL) Number 467462 authorising it to issue non-cash payment facilities. If you have any questions or need more information concerning the Services, Crypto.com can be contacted at: contact@cardsupport247.com .
Product	Crypto.com Visa® Prepaid Card Service – Please refer to the Product Disclosure Statement (PDS) , Terms and Conditions (T&Cs) located in the crypto.com app and Frequently Asked Questions (FAQs) .
Features and key attributes	<p>Key features:</p> <ul style="list-style-type: none"> • Load value to a Prepaid Card; • Fiat currency stored value account held by Crypto.com which allows you to store applicable types of fiat currency with Crypto.com; • Usage of the fiat currency held in your Prepaid Card Wallet to purchase goods or services from Merchants; • Withdraw cash through the ATM; • Make a payment to a third party individual (i.e., non-merchant or non-business); • Settle any other transactions that may be affected using the Prepaid Card; and • A funds transfer service under which you may transfer any fiat currency in your Prepaid Card Wallet to the Prepaid Card Wallet of another Prepaid Card Holder at Crypto.com.
Target Market	This product is targeted at individuals with the likely objectives, financial situation and needs of wanting to access the cryptocurrency in their Crypto.com account to then make purchases anywhere Visa is accepted.

¹ The Treasury Laws Amendment (Design and Distribution Obligations and Product Intervention Powers) Act 2019 introduced design and distribution obligations to Ch 7 of the Corporations Act 2001. A new objects clause has also been added to Ch 7, Section 760A(aa) of the Corporations Act 2001.

Customer eligibility	<p>The following customers are eligible for the Crypto.com Visa® Prepaid Card Service:</p> <ul style="list-style-type: none"> ● Individuals; ● Adults aged 18 years and above; ● Domestic residents with an Australian address; ● Have an eligible Crypto.com App account to which the card will be linked and; ● KYC approved.
Distribution Conditions	<p>The distribution of this product is subject to the following conditions and restrictions: – The product may be applied for by the customer through the Crypto.com Mobile App.</p> <p>The product can only be distributed to customers in accordance with Crypto.com Terms and Conditions.</p>
Review triggers	<p>Crypto.com monitors the following indicators to determine if an event or circumstance reasonably suggests that the determination is no longer appropriate:</p> <ul style="list-style-type: none"> ● Internal decisions to amend or modify the product, its features and/or its distribution, including changes to pricing. ● Relevant changes in law or its application, including court decisions, AFCA determinations and regulatory guidance. ● Regulator and other feedback received. ● Significant increase or a significant change in customer complaints and/or feedback relating to the product which is significantly beyond expected levels. ● An unexpected, significant increase in cancellation of the product. ● Any other event that occurs or information received that reasonably suggests the determination is no longer appropriate.
Distribution Information	<p>We will collect the following information from our distributors directly or indirectly in relation to this TMD.</p> <ul style="list-style-type: none"> ● Customer queries. ● Complaints information. ● Significant inconsistencies from TMD.