Target Market Determination

Issuer	Stripe Payments Australia Pty Ltd ABN 66 160 180 343 AFSL 500105
Product	Stripe Treasury Multi-Currency Financial Account
Effective Date	15 July 2026

About this document

This target market determination (TMD) describes the class of customers for which this product has been designed.

This document is not to be treated as a full summary of the product's terms and conditions and is not intended to provide financial advice. Users must refer to the Product Disclosure Statement (PDS) and Financial Services Guide (FSG) and any supplementary documents which outline the relevant terms and conditions under the product when making a decision about this product.

Target Market and Product Attributes

The information below summarises the overall class of retail customers that fall within the target market for Stripe Treasury Multi-Currency Financial Account, based on the product key attributes and the objectives, financial situation and needs that it has been designed to meet.

Objectives and Needs	Product Attributes
A Stripe user who needs a financial account for their everyday business operations that allows them to: • store AUD and available foreign currencies and instantly convert between the available currencies; and/or • send and/or receive funds in AUD and available foreign currencies.	Stripe Treasury allows Stripe users to: • consolidate their funds in one account; • use this account as their everyday business transaction account to send payments to, or receive payments from, accounts in a range of countries and

	currencies (including those held by other Stripe users); • access and manage the account via Stripe's online Dashboard at any time.

Financial Situation	Product Attributes
A Stripe user who has sufficient funds to cover the associated fees.	Stripe Treasury has: • funding fees to add or top-up funds; • currency conversion fees; • sending fees consisting of two components: one where the rates are dependent on the payment rail used for payouts; and a second infrastructure fee that is dependent on the prior month's payout volume.

Eligibility

This product has been designed for businesses (including sole proprietors) and not-for-profit organisations located in Australia that have signed up for a Stripe account.

Consistency between target market and the product

The product's design, including its terms and conditions, mean that it is consistent with the target market and restrictions on eligibility.

How this product is to be distributed

Distribution channels

This product is designed to be distributed electronically by Stripe directly to the user via the Stripe Dashboard upon application.

Distribution conditions

The Stripe Treasury Multi-Currency Financial Account can only be enabled for customers who are eligible for the product in accordance with the eligibility criteria and the Stripe Services Agreement. This product should only be distributed to users located in Australia who hold a Stripe account with completed identity verification requirements.

Adequacy of distribution conditions and restrictions

The distribution channels and conditions mean it is likely that the product will only be distributed to those who meet the eligibility criteria and fit within the target market.

Reviewing this target market determination

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

Initial review	Within 2 years of the effective date.
Periodic reviews	At least every 2 years from the initial assessment.
Review triggers or events	Any event or circumstances arise that would suggest the TMD is no longer appropriate. This may include (but not limited to): · a material change to the design or distribution of the product, including related documentation; · occurrence of a significant dealing; · 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, product launch phase moves from limited availability to general availability, substantial increase in customer account closures; and material change to the supported currencies or payment rails available under the product.

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

Reporting and monitoring this target market determination

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

Complaints	Distributors are required to report all complaints in relation to the product covered by this TMD on a monthly basis. This will include written details of the complaints.

Significant dealings	Distributors are required to report if they become aware of a significant dealing in relation to this TMD within 10 business days.