JB Hi-Fi Extras 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 JB Hi-Fi Extras, with effect from the [xxx].

This TMD is not a product disclosure statement 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 JB Hi-Fi Extras available at https://www.squaretrade.com.au/terms/ and consider whether it meets their own needs, objectives and financial situation before proceeding to purchase JB Hi-Fi Extras.

1. Who is the issuer?

1.1 JB Hi-Fi Extras is issued by SquareTrade Australia Pty Ltd.

2. What is JB Hi-Fi Extras and its key features?

- 2.1 JB Hi-Fi Extras is a membership program providing customers with access to several discounted benefits (detailed below) on eligible iPhone, iPad, MacBook iMac, Mac Mini, Mac Studio, Apple Watch, headphone and earphone, android smartphone, tablet, Window OS and Chrome OS laptop, wearable and portable gaming devices that are purchased from JB Hi-Fi. In addition, customers also receive technical support included in their membership on these devices. Customers who subscribe to JB Hi-Fi Extras can access the benefits of the program under their selected plan from the time the account has been successfully activated.
- 2.2 Additional fees and limits may apply to activate or access certain benefits of JB Hi-Fi Extras. Refer to the Product Disclosure Statement (PDS), for all applicable service fees and limits.
- 2.3 JB Hi-Fi Extras is not an insurance product and does not cover lost or stolen devices. It is designed for customers looking for a bundle of services to optimise their products and digital connectivity.

JB HI-FI EXTRAS KEY PRODUCT FEATURES

Table 1(a) Apple products

Device	iPhones	iPad	MacBook, iMac, Mac Mini, Mac Studio	Apple Watch	Apple and Beats Headphones and Earphones
Coverage Period for Fixed Term Plans	24 months	24 months	36 months	24 months	24 months
Coverage Period for Monthly Subscription Plans	Monthly	Monthly	N/A	N/A	N/A
Technical Support #	✓	✓	✓	✓	✓
Swap Anytime***	→	✓	✓	✓	✓
Front Screen Replacement ^	→	excluding Specified iPad Models	excluding Mac Mini and Mac Studio	×	*
Back Glass Replacement ^^	excluding iPhone SE 2022 and all iPhone models released prior to the iPhone 12	×	×	×	*
Apple Care Services	✓	✓	✓	✓	✓

Table 1(b) - Non-Apple Products

Device	Android and Non Apple Smartphones	Tablet	Windows OS and Chrome OS Laptops	Wearables	Non-Apple or Beats Headphones and Earphones	Portable Gaming
Coverage Period for Fixed Term Plans	24 months	24 months	36 months	24 months	24 months	24 months
Coverage Period for Monthly Subscription Plans	Monthly	N/A	N/A	N/A	N/A	N/A
Technical Support #	✓	✓	✓	✓	✓	✓
←E → Swap Anytime ***	✓	✓	✓	✓	✓	✓
Front Screen Replacement ^	✓	×	✓	×	×	only included for devices with a purchase price of \$500 and above
Back Glass Replacement ^^	✓	×	×	×	×	×

#Technical Support	Refer to Clause 7 in the PDS for further details.
	Refer to Clause 6 and Clause 8 in the PDS for further details.
*** Swap Anytime	This feature gives you the right to swap your Device at any time, for any reason (subject to payment of the
	applicable service fee) by sending it to SquareTrade and receiving an equivalent Refurbished Replacement Device.
,	Service fees apply. Refer to Clause 6 and Clause 9 in the PDS for further details.
	Depending on the model and condition of your Device, the front screen or back glass of your Device may not be
	able to be replaced, an equivalent Refurbished Replacement Device will be provided to fulfil your Front Screen or
^ Front Screen &	Back Glass Replacement service request and a higher service fee will apply. See clause
^^Back Glass	9.2 and clause 9.5 in the PDS for further details. Back glass replacement not available for iPhone SE.2022 and iPhone
Replacement	models released prior to the iPhone 12
керіасептепт	Front glass replacement not available for the Specified iPad Models, being iPad (A4, Dual Core A5, Dual Core A5X,
	Dual Core A6X, A9, A10 Fusion, A12 Bionic, A13 Bionic, and A14 Bionic), iPad Mini (A5, A7, A8, A12 Bionic, A15
	Bionic), iPad Air (A7, A8X, A12 Bionic, A14 Bionic, M1) and iPad Pro (A9X, A10X Fusion, A12X Bionic, A12Z Bionic,
	M1, M2).
+ AppleCare	You may be eligible to attend Apple Stores and Apple Authorised Service Providers to receive a front or back glass
Services	replacement and have swap anytime service requests fulfilled. This feature also allows you to contact Apple for
Services	24/7 priority access to Apple experts via chat or phone.

3. Who is JB Hi-Fi Extras suitable for?

- 3.1 The Overall Target Market for JB Hi-Fi Extras comprises of customers who:
- purchase a brand new iPhone, iPad, MacBook, iMac, Mac Mini, Mac Studio, Apple Watch, headphones or earphones, android smartphone, tablet, Window OS or Chrome OS laptop, wearable device and portable gaming device from JB Hi-Fi for personal use; and
- permanently reside in Australia.

4. Target Market for Specific Plans

In addition to the Overall Target Market, we have considered the financial situation, needs and objectives of the target market for each JB Hi-Fi Extras plan.

4.1. JB Hi-Fi Extras – 24 Month Upfront Plan OR Monthly Subscription for iPhones

For JB Hi-Fi Customers in the Overall Target Market who purchase an iPhone and who have the capacity to pay the once-off \$199 membership fee for iPhones under \$1000; once-off \$299 membership fee for iPhones between \$1000-\$1999.99; or once-off \$349 membership fee for iPhones \$2000 and over, any applicable service fees, OR \$9.99 monthly fee for iPhones under \$1000; \$14.99 monthly fee for iPhones between \$1000-\$1999.99; or \$17.99 monthly fee for iPhones \$2000 and over, any applicable service fees and who:

Do Want (this product is appropriate for)	Do Not Want (this product is not appropriate for)
24/7 technical support to assist with technical issues or operations of the registered iPhone; the option to exchange their registered iPhone in any condition, for a refurbished replacement subject to payment of the applicable service fee; the option to have a front screen or back screen replacement (excluding specified models) for any reason after the date of purchase for a fixed priced service request fee; and access to AppleCare service and support channels.	 choice of service provider for tech support, screen and iPhones replacements (swaps). Authorised service providers are determined by SquareTrade; support for lost or stolen iPhones; cloud storage to back-up registered mobile phone content such as photos, videos, and contacts; the ability to trade-in their registered iPhone; and to exchange their registered iPhone for any reason after the date of purchase and receive a new replacement iPhone.

4.2. JB Hi-Fi Extras – 24 Month Upfront Plan OR Monthly Subscription for iPads

For JB Hi-Fi Customers in the Overall Target Market who purchase an iPad and who have the capacity to pay the once-off \$129 membership fee for iPads under \$1000; once-off \$239 membership fee for iPads between \$1000-\$1999.99; or once-off \$269 membership fee for iPads \$2000 and over, any applicable service fees, OR \$6.99 monthly fee for iPads under \$1000 \$10.99 monthly fee for iPads between \$1000-\$1999.99; or \$13.99 monthly fee for iPads \$2000 and over, any applicable service fees and who:

Do Want (this product is appropriate for)	Do Not Want (this product is not appropriate for)
 24/7 technical support to assist with technical issues or operations of the registered iPad; the option to exchange their iPad in any condition, for a refurbished replacement subject to payment of the applicable service fee; the option to have a front screen replacement (excluding specified models) for any reason after the date of purchase for a fixed price service request fee, and; access to AppleCare service and support channels. 	 choice of service provider for tech support or iPad replacements (swaps). Authorised service providers are determined by SquareTrade; support for lost or stolen iPads; cloud storage to back-up registered iPad content such as photos, videos, and contacts; the ability to trade-in their registered iPad device; and the option exchange their registered iPad for any reason after the date of purchase and receive a new replacement

4.3. JB Hi-Fi Extras – 36 Month Upfront Plan for MacBook

For JB Hi-Fi Customers in the Overall Target Market who purchase a MacBook and who have the capacity to pay the once-off \$389 membership fee for MacBooks under \$2000; once-off \$489 membership fee for MacBooks between \$2000-\$2999.99; or once-off \$589 membership fee for MacBooks \$3000 and over, any applicable service fees, and who:

Do Want (this product is appropriate for)	Do Not Want (this product is not appropriate for)	
 24/7 technical support to assist with technical issues or operations of the registered MacBook; the option to exchange their registered MacBook in any condition, for a refurbished MacBook replacement subject to payment of the applicable service fee; the option to have a front screen replacement for any reason (excluding specified models) after the date of purchase for a fixed priced service request fee; and access to AppleCare service and support channels. 	 choice of service provider for tech support, screen and MacBook replacements (swaps). Authorised service providers are determined by SquareTrade; support for lost or stolen MacBooks; cloud storage to back-up registered MacBook content such as photos, videos, and contacts; the ability to trade-in their registered MacBook; and the option to exchange their registered MacBook for any reason after the date of purchase and receive a new replacement MacBook 	

4.4 JB Hi-Fi Extras – 36 Month Upfront Plan for iMac, Mac Mini & Mac Studio

For JB Hi-Fi Customers in the Overall Target Market who purchase an iMac, Mac Mini or Mac Studio and who have the capacity to pay the once-off \$189 membership fee for devices under \$2000; once-off \$289 membership fee for devices between \$2000-\$2999.99; or once-off \$489 membership fee for devices \$3000 and over, any applicable fees, and who:

Do Want (this product is appropriate for)	Do Not Want (this product is not appropriate for)	
 24/7 technical support to assist with technical issues or operations of the registered iMac, Mac Mini or Mac Studio; the option to exchange their registered iMac, Mac Mini or Mac Studio in any condition, for a refurbished iMac, Mac Mini or Mac Studio replacement subject to payment of the applicable service fee; and the option to have a front screen replacement for any reason after the date of purchase for a fixed priced service request fee; and access to AppleCare service and support channels. 	 choice of service provider for tech support, screen and iMac, Mac Mini or Mac Studio replacements (swaps). Authorised service providers are determined by SquareTrade; support for lost or stolen iMacs, Mac Minis or Mac Studios cloud storage to back-up registered iMac, Mac Mini or Mac Studio content such as photos, videos, and contacts; the ability to trade-in their registered iMac, Mac Mini or Mac Studio; and the option to exchange their registered iMac, Mac Mini or Mac Studio for any reason after the date of purchase and receive a new replacement iMac, Mac Mini or Mac Studio. 	

4.5 JB Hi-Fi Extras – 24 Month Upfront Plan for Apple Watch

For JB Hi-Fi Customers in the Overall Target Market who purchase an Apple Watch and who have the capacity to pay the once-off \$129 membership fee for Apple Watches under \$500; once-off \$159 membership fee for Apple Watches between \$500-\$999.99; or once-off \$189 membership fee for Apple Watches \$1000 and over, any applicable service fees, and who:

Do Want (this product is appropriate for)	Do Not Want (this product is not appropriate for)
 24/7 technical support to assist with technical issues or operations of the registered Apple Watch; the option to exchange their registered Apple Watch in any condition, for a refurbished Apple Watch replacement subject to payment of the applicable service fee; and access to AppleCare service and support channels. 	 choice of service provider for tech support, screen and Apple Watch replacements (swaps). Authorised service providers are determined by SquareTrade; support for lost or stolen Apple Watches; cloud storage to back-up registered Apple Watch content such as photos, videos, and contacts; the ability to trade-in their registered Apple Watch; and the option to exchange their registered Apple Watch for any reason after the date of purchase and receive a new replacement Apple Watch

4.6 JB Hi-Fi Extras - 24 Month Upfront Plan for AirPods, AirPod Pros, AirPod Max & Beats Headphones

For JB Hi-Fi Customers in the Overall Target Market who purchase AirPods, AirPod Pros, AirPod Max or Beats Headphones and who have the capacity to pay the once-off \$79 membership fee for devices under \$500; or once-off \$129 membership fee for devices over \$500, any applicable service fees, and who:

Do Want (this product is appropriate for)	Do Not Want (this product is not appropriate for)
 24/7 technical support to assist with technical issues or operations of the registered AirPods, AirPod Pros, AirPod Max or Beats Headphones; the option to exchange their registered AirPods, AirPod Pros, AirPod Max or Beats Headphones in any condition, for a refurbished AirPods, AirPod Pros, AirPod Max or Beats Headphones replacement subject to payment of the applicable service fee; and access to AppleCare service and support channels. 	 choice of service provider for tech support, screen and AirPods, AirPod Pros, AirPod Max or Beats Headphones replacements (swaps). Authorised service providers are determined by SquareTrade; support for lost or stolen AirPods, AirPod Pros, AirPod Max or Beats Headphones; the ability to trade-in their registered AirPods, AirPod Pros, AirPod Max or Beats Headphones; and the option to exchange their registered AirPods, AirPod Pros, AirPod Max or Beats Headphones for any reason after the date of purchase and receive a new replacement AirPods, AirPod Pros, AirPod Max or Beats Headphones.

4.7 JB Hi-Fi Extras - 24 Month Upfront Plan OR Monthly Subscription for Android and Non Apple Smartphones

For JB Hi-Fi Customers in the Overall Target Market who purchase an Android or Non Apple Smartphone, and who have the capacity to pay the once-off \$199 membership fee for Android and Non Apple Smartphones under \$1000; once-off \$299 membership fee for Android and Non Apple Smartphones between \$1000-\$1999.99; or once-off \$349 membership fee for Android and Non Apple Smartphones \$2000 and over, any applicable service fees, OR \$9.99 monthly fee for Android and Non Apple Smartphones under \$1000-\$1999.99; or \$17.99 monthly fee for Android and Non Apple Smartphones \$2000 and over, any applicable service fees and who:

Do Want (this product is appropriate for)	Do Not Want (this product is not appropriate for)
 24/7 technical support to assist with technical issues or operations of the registered Android and Non Apple Smartphone; the option to exchange their registered Android and Non Apple Smartphone in any condition, for a refurbished replacement subject to payment of the applicable service fee; and the option to have a front screen or back screen replacement for any reason after the date of purchase for a fixed priced service request fee. 	 choice of service provider for tech support, screen and Android and Non Apple Smartphone replacements (swaps). Authorised service providers are determined by SquareTrade; support for lost or stolen mobile phones; cloud storage to back-up registered Android and Non Apple Smartphone content such as photos, videos, and contacts; the ability to trade-in their registered Android and Non Apple Smartphone; and the option to exchange their registered Android and Non Apple Smartphone for any reason after the date of purchase and receive a new replacement Android and Non Apple Smartphone.

4.8 JB Hi-Fi Extras – 24 Month Upfront Plan for Tablets

For JB Hi-Fi Customers in the Overall Target Market who purchase a Tablet and who have the capacity to pay the once-off \$49 membership fee for Tablets under \$250; once-off \$99 membership fee for Tablets between \$250-\$499.99; once-off \$139 membership fee for Tablets between \$500-\$999.99; once-off \$239 membership fee for Tablets between \$1000-\$1999.99; once-off \$269 membership fee for Tablets between \$2000-\$5000, any applicable service fees and who:

Do Want (this product is appropriate for)	Do Not Want (this product is not appropriate for)
 24/7 technical support to assist with technical issues or operations of the registered Tablet; and the option to exchange their Tablet in any condition, for a refurbished replacement subject to payment of the applicable service fee. 	 choice of service provider for tech support or Tablet replacements (swaps). Authorised service providers are determined by SquareTrade; support for lost or stolen Tablets; cloud storage to back-up registered Tablet content such as photos, videos, and contacts; the ability to trade-in their registered Tablet device; the option to have back glass screen replacement for any reason after the date of purchase for a fixed priced service request fee; and the option exchange their registered Tablet for any reason after the date of purchase and receive a new replacement

4.9 JB Hi-Fi Extras - 36 Month Upfront Plan for Windows OS and Chrome OS Laptops

For JB Hi-Fi Customers in the Overall Target Market who purchase a Windows OS or Chrome OS Laptop and who have the capacity to pay the once-off \$279 membership fee for Windows OS and Chrome OS Laptops under \$1000; once-off \$389 membership fee for Windows OS and Chrome OS Laptops between \$1000-\$1999.99; once off \$489 membership fee for Windows OS and Chrome OS Laptops between \$2000-\$2999.99; or once-off \$589 membership fee for Windows OS and Chrome OS Laptops between \$3000-\$10000, any applicable service fees, and who:

Do Want (this product is appropriate for)	Do Not Want (this product is not appropriate for)
 24/7 technical support to assist with technical issues or operations of the registered Windows OS or Chrome OS Laptop; the option to exchange their registered Windows OS or Chrome OS Laptop in any condition, for a refurbished Windows OS or Chrome OS Laptop replacement subject to payment of the applicable service fee; and the option to have a front screen replacement for any reason after the date of purchase for a fixed priced service request fee. 	 choice of service provider for tech support, screen and Windows OS and Chrome OS Laptop replacements (swaps). Authorised service providers are determined by SquareTrade; support for lost or stolen Windows OS and Chrome OS Laptops; cloud storage to back-up registered Windows OS and Chrome OS Laptop content such as photos, videos, and contacts; the ability to trade-in their registered Windows OS and Chrome OS Laptop; and the option to exchange their registered Windows OS and Chrome OS Laptop for any reason after the date of purchase and receive a new replacement Windows OS and Chrome OS Laptop.

4.10 JB Hi-Fi Extras – 24 Month Upfront Plan for Wearables

For JB Hi-Fi Customers in the Overall Target Market who purchase a Wearable and who have the capacity to pay the once-off \$129 membership fee for Wearables under \$500; once-off \$159 membership fee for Wearables between \$500-\$999.99; or once-off \$189 membership fee for Wearables between \$1000-\$2000, any applicable service fees, and who:

Do Want (this product is appropriate for)	Do Not Want (this product is not appropriate for)
 24/7 technical support to assist with technical issues or operations of the registered Wearable; and the option to exchange their registered Wearable in any condition, for a refurbished Wearable replacement subject to payment of the applicable service fee. 	 choice of service provider for tech support and Wearable replacements (swaps). Authorised service providers are determined by SquareTrade; support for lost or stolen Wearables; cloud storage to back-up registered Wearable content such as photos, videos, and contacts; the ability to trade-in their registered Wearable; and the option to exchange their registered Wearable for any reason after the date of purchase and receive a new replacement Wearable.

4.11 JB Hi-Fi Extras - 24 Month Upfront Plan for Non-Apple or Non-Beats Headphones and Earphones

For JB Hi-Fi Customers in the Overall Target Market who purchase Non-Apple or Non-Beats Headphones and Earphones and who have the capacity to pay the once-off \$29 membership fee for devices under \$249; once-off \$59 membership fee for devices between \$250-\$499.99; or once-off \$99 membership fee for devices between \$500-\$2000, any applicable service fees, and who:

Do Want (this product is appropriate for)	Do Not Want (this product is not appropriate for)
 24/7 technical support to assist with technical issues or operations of the registered Non-Apple or Non-Beats Headphones and Earphones; and the option to exchange their registered Non-Apple or Non-Beats Headphones and Earphones in any condition, for a refurbished Non-Apple or Non-Beats Headphones and Earphones replacement subject to payment of the applicable service fee. 	 choice of service provider for tech support, Non-Apple or Non-Beats Headphones and Earphones replacements (swaps). Authorised service providers are determined by SquareTrade; support for lost or stolen Non-Apple or Non-Beats Headphones and Earphones; the ability to trade-in their Non-Apple or Non-Beats Headphones and Earphones; and the option to exchange their registered Non-Apple or Non-Beats Headphones and Earphones for any reason after the date of purchase and receive a new replacement Non-Apple or Non-Beats Headphones and Earphones.

4.12 JB Hi-Fi Extras – 36 Month Upfront Plan for Portable Gaming

For JB Hi-Fi Customers in the Overall Target Market who purchase a Portable Gaming device and who have the capacity to pay the once-off \$109 membership fee for Portable Gaming devices under \$500; once-off \$199 membership fee for Portable Gaming devices between \$500-\$999.99; or once off \$349 membership fee for Portable Gaming devices between \$1000-\$2499.99; any applicable service fees, and who:

Do Want (this product is appropriate for)	Do Not Want (this product is not appropriate for)
 24/7 technical support to assist with technical issues or operations of the registered Portable Gaming device; the option to exchange their registered Portable Gaming device in any condition, for a refurbished Portable Gaming device replacement subject to payment of the applicable service fee; and the option to have a front screen replacement for any reason on Portable Gaming devices over \$500 after the date of purchase for a fixed priced service request fee. 	 choice of service provider for tech support, screen and Portable Gaming device replacements (swaps). Authorised service providers are determined by SquareTrade; support for lost or stolen Portable Gaming devices; cloud storage to back-up registered Portable Gaming device content such as photos, videos, and contacts; the ability to trade-in their registered Portable Gaming device; and the option to exchange their registered Portable Gaming device for any reason after the date of purchase and receive a new replacement Portable Gaming device.

5. How is JB Hi-Fi Extras distributed?

5.1 JB Hi-Fi Extras plan is distributed by JB Hi-Fi (JB Hi-Fi Group Pty Ltd, an authorised representative (AR 472876) of SquareTrade Australia Pty Ltd (AFSL 525 628)) via the following channels:

- Face to Face Sales in JB Hi-Fi Stores.
- Online Sales on the JB Hi-Fi Website; and
- Telephone Sales via the JB Hi-Fi Direct Telephone Line.
- 5.2 JB Hi-Fi Extras will only be made available to customers who purchased a brand new iPhone, iPad, MacBook, iMac, Mac Mini, Mac Studio, Apple Watch, headphones and earphones, android smartphone, tablets, Window OS or Chrome OS laptop, wearable device or portable gaming device from JB Hi-Fi, and completed the JB Hi-Fi Extras plan registration of the iPhone, iPad, MacBook, iMac, Mac Mini, Mac Studio, Apple Watch, headphones and earphones, android smartphone, tablet, Window OS or Chrome OS laptops, wearable device or portable gaming device the same day as the purchase date.
- 5.3 SquareTrade has arrangements in place with JB Hi-Fi to minimise the risk that JB Hi-Fi Extras is sold to customers who are not within the target market.
- 5.4 SquareTrade has arrangements in place with JB Hi-Fi to ensure salespeople are trained to provide factual information to customers about the features included in each type of JB Hi-Fi Extras plan and the costs associated with each type of JB Hi-Fi Extras plan.

6. When will SquareTrade review this Target Market Determination

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:

- Amendments are made to the Australian Consumer Law (or interpretation of relevant provisions of the Australian Consumer Law are clarified by superior Australian court) which materially affects the degree of certainty or other additional benefits provided by JB Hi-Fi Extras beyond what customers are entitled to under the Australian Consumer Law;
- The JB Hi-Fi Extras 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 JB Hi-Fi Extras plan, which indicate that they misunderstood the benefits provided by JB Hi-Fi Extras plan and were not within the target market;
- Significant number of complaints regarding product design, product availability, service request experience or distribution conditions;
- Significant amount of feedback from customers that 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
- A significant dealing in JB Hi-Fi Extras has occurred which is not consistent with this Target Market Determination.

7. How will SquareTrade monitor distribution under this Target Market Determination?

SquareTrade will collect the following information to monitor distribution of JB Hi-Fi Extras 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 membership usage, and cancellation data.	Quarterly Review.
Information about the nature of any complaints received by distributors in relation to JB Hi-Fi Extras.	Within 10 business days.
Any significant dealing in JB Hi-Fi Extras that is not consistent with this Target Market Determination.	As soon as practicable and within 10 business days after becoming aware.