

Target Market Determination
Premier Business Account



Product	Premier Business Account
Issuer	Australian Mutual Bank Ltd (AMBL) ABN 93 087 650 726 AFSL 236476 Australian credit licence 236476
Date of TMD	1 October 2025
Target Market	<p>Description of target market</p> <p>Small to medium businesses such as sole traders and partnerships who are seeking:</p> <ul style="list-style-type: none"> • an everyday business transaction account to manage their funds and facilitate payments • a full range of facilities to access their funds online (through internet banking or the mobile app), via an ATM, Visa Debit card or branch access • the ability to have their funds at call. <p>Description of product, including key attributes</p> <ul style="list-style-type: none"> • no minimum deposits • funds available at call (at call/withdrawal limits apply) • card access • direct credits • direct debits • periodical payment • Internet banking • BPAY • PayID • banking via app • Interest calculated daily on whole balances based on the rate applicable for the balance tier • monthly account keeping fees.
Appropriateness Statement	Australian Mutual Bank Ltd has considered that the product including its key attributes is likely to be consistent with the objectives, financial situation and needs of consumers in the target market.
Distribution Conditions	<p>Distribution conditions</p> <p>This product is distributed by the issuer through the following channels:</p> <ul style="list-style-type: none"> • AMBL branches • AMBL Mobile Banking Specialists • AMBL contact centre • AMBL website <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> • ensuring that retail clients meet the eligibility requirements for the product • ensuring that distribution through AMBL branches, AMBL Mobile Banking Specialists and the AMBL contact centre is by appropriately trained staff.

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Australian credit licence 236476, AFSL 236476, BSB 611 100

Review Triggers	<p>The review triggers that would reasonably suggest that the TMD is no longer appropriate include:</p> <ul style="list-style-type: none"> • a significant dealing of the product to consumers outside the target market occurs • a significant number of complaints is received from customers in relation to their purchase or use of the product that reasonably suggests that the TMD is no longer appropriate • a material change to the product or the terms and conditions of the product occurs which would cause the TMD to no longer be appropriate • a notification from ASIC requiring immediate cessation of product distribution or particular conduct in relation to the product • information from other sources about consumer outcomes, including from the Australian Financial Complaints Authority (AFCA). <p>The Product Governance Framework includes regular consideration of whether there has been a review trigger following each distribution information report. That consideration is by reference to paragraphs 153 to 156 of RG 274 Product design and distribution obligations.</p>												
Review Periods	<p>The first review, and each ongoing review, must be completed within each consecutive 12 month period from the start date or earlier where necessary.</p>												
Distribution Reporting Requirements	<p>The following information must be provided to Australian Mutual Bank Ltd by distributors who engage in retail product distribution conduct in relation to this product:</p> <p>The reporting period for this determination is every 3 months commencing from the start date.</p> <table border="1" data-bbox="459 1182 1453 1861"> <thead> <tr> <th data-bbox="459 1182 823 1234">Type of information</th> <th data-bbox="823 1182 1139 1234">Description</th> <th data-bbox="1139 1182 1453 1234">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="459 1234 823 1541">Significant dealing(s)</td> <td data-bbox="823 1234 1139 1541">Information about any significant dealing in the product that is not consistent with the target market determination of which the distributor becomes aware.</td> <td data-bbox="1139 1234 1453 1541">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="459 1541 823 1738">Complaints</td> <td data-bbox="823 1541 1139 1738">The number of complaints and the nature and circumstances of the complaints</td> <td data-bbox="1139 1541 1453 1738">As soon as practicable, and in any case within 30 days or any other date reasonably requested</td> </tr> <tr> <td data-bbox="459 1738 823 1861">Other information requested by AMBL</td> <td data-bbox="823 1738 1139 1861">Any other information reasonably requested by AMBL</td> <td data-bbox="1139 1738 1453 1861">Within 30 days or any other date reasonably requested</td> </tr> </tbody> </table>	Type of information	Description	Reporting period	Significant dealing(s)	Information about any significant dealing in the product that is not consistent with the target market determination of which the distributor becomes aware.	As soon as practicable, and in any case within 10 business days after becoming aware	Complaints	The number of complaints and the nature and circumstances of the complaints	As soon as practicable, and in any case within 30 days or any other date reasonably requested	Other information requested by AMBL	Any other information reasonably requested by AMBL	Within 30 days or any other date reasonably requested
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