

Christmas Saver (S4)

Target Market Determination

This Target Market Determination (TMD) is required under section 994B of the Corporations Act 2001 (Cth). It sets out the target market for the product, triggers to review the target market and how the product is distributed.

This document is not a Product Disclosure Statement (PDS) and is not a summary of the product features or substitute for the product's terms and conditions or other disclosure documents. This TMD does not consider any person's individual objectives, financial situation or needs.

Issuer	G&C Mutual Bank Limited trading as Unity Bank and Reliance Bank Limited, ABN 72 087 650 637, AFSL & Australian Credit Licence 238311		
Effective Date	7 March 2025	Next Review Date	7 March 2027
Target Market	Description of Target Market		
	Retail customers who: <ul style="list-style-type: none">need an account to keep their savings separate from their everyday transaction accountneed an interest-bearing savings account to help save money throughout the year for the Christmas period		
	Description of Product, including key attributes		
	This is a savings account with a number of key attributes: <ul style="list-style-type: none">no minimum deposit or balancefunds are available from 1st November to 31st Januarywithdrawal limitsvariable interest rateonline bankingmobile appdirect credit available from your payrollloyalty structured fee regimerange of unlimited fee free transactions including Osko, BPAY, payWave and eftpos (withdrawal only available during access period) Additional features, fees, charges, or conditions other than those displayed in this document may be available or applicable. This document must be read together with the Account and Access Facilities Terms and Conditions, Summary of Account and Access Facilities, Fees and Charges Schedule and Interest Rate Schedule.		
	Suitability, Needs, Objectives and Financial Situation		
This product has been designed for those wanting a separate savings account, where they intend to make regular deposits to assist with saving money throughout the year for the Christmas period. The <u>crosses indicate</u> where the product is <u>not suitable</u> for retail customers.			
Seeking the ability to draw on funds from the 1st November until the 31st January to avoid spending savings			✓

	Want to continue to add money and grow their savings balance for gift giving or end of year festivities	✓
	Ability to transfer money through digital channels, online banking and mobile app	✓
	Ability to earn a rate of return on at-call savings	✓
	May need access to their savings from time to time with no restrictions	✗
	Are business customers	✗
	Minimum eligibility and account criteria not met	✗
Distribution Conditions	<p>This product is designed to be distributed through the following channels:</p> <ul style="list-style-type: none"> online through our website online through relevant third-party comparison sites targeted advertising by phone or email through our Contact Centre in person through our Service Centres <p>This product can only be issued to those who are eligible and meet the minimum account criteria. All applicants must be:</p> <ul style="list-style-type: none"> aged 12 years or older, or if aged under 12, the account signatory must be an adult relative; a permanent resident of Australia; and able to meet our identity verification requirements <p>Only representatives who have the appropriate levels of authority may advise on and distribute this product. They will have been trained on this product and in particular, the target market and relevant acceptance criteria.</p> <p>All distribution channels are subject to appropriate controls and/or monitoring.</p>	
Reviewing this Target Market Determination	<p>The initial review of this document is within 12 months of product launch. Periodic reviews will be completed every 24 months from the last review.</p> <p>We may also review this TMD sooner if any of the below review triggers occur, or if an event or circumstance has occurred that would reasonably suggest that the TMD may no longer be appropriate:</p>	
	Review Trigger	Description
	Customer Trends	<p>Trends in customer outcomes that are significantly inconsistent with the intended product performance that reasonably suggests the TMD is no longer appropriate including:</p> <ul style="list-style-type: none"> number of accounts that customers opt to close shortly after the product is issued; number of accounts that appear inactive shortly after the product is issued; and unexpected changes in sales trends
	Complaints	<p>Unexpected trends in complaints received from customers in relation to the use of the product including the understanding of risks, conditions suitability and/or key attributes.</p>

	Incidents and breaches	Where deficiencies are identified in the products' design, distribution or disclosure documentation as a result of incidents related to potential breaches of legal or regulatory obligations.
	Material product or distribution channel change	Where material changes are made to the products' key attributes or terms and conditions through any of the distribution channels including but not limited to: <ul style="list-style-type: none"> ▪ Adding, removing or changing a key attribute ▪ A material pricing change to the associated fees and/ or charges which impacts the overall value proposition ▪ A change in our acceptance criteria that impacts on the suitability of the product for the target market; ▪ A substantial change to the distribution strategy or channel(s) of the product.
	External events	<ul style="list-style-type: none"> ▪ There is a change in law or its application, a change in relevant industry code, an AFCA determination, a court decision, or ASIC or other regulatory guidance or action that materially affects the product. ▪ Significant change in economic and market conditions. ▪ Notification from ASIC requiring immediate stop of distribution.
Reporting	<p>We will collect and record details of:</p> <ul style="list-style-type: none"> ▪ Product related complaints received each month from customers or distributors. ▪ Any significant dealing which is not consistent with this TMD. Reporting must be within 10 business days of becoming aware of any such dealing. 	