

Target Market Determination  
Personal Loan Green Loan



|                                  |  |
|----------------------------------|--|
| <b>Product</b>                   | Personal Loan Green Loan   |
| <b>Issuer</b>                    | Australian Mutual Bank Ltd (AMBL) ABN 93 087 650 726<br>AFSL 236476 Australian credit licence 236476   |
| <b>Date of TMD</b>               | 1 October 2024   |
| <b>Target Market</b>             | <p><b>Description of target market</b></p> <p>Retail clients who are over 18 years of age and are seeking:</p> <ul style="list-style-type: none"> <li>to make a purchase of an approved Green Loan product</li> <li>the option of making additional repayments without penalty</li> <li>a personal loan that does not require security</li> <li>a loan that meets their capacity to repay</li> </ul> <p><b>Description of product, including key attributes</b></p> <ul style="list-style-type: none"> <li>security for the loan is not required</li> <li>for an approved Green Loan product only</li> <li>loan amounts between \$5000 and up to \$40,000</li> <li>loan terms of up to 7 years</li> <li>variable interest rate</li> <li>the ability to make additional repayments without penalty</li> <li>redraw facility</li> <li>only available to consumers that meet the eligibility criteria.</li> </ul> |
| <b>Appropriateness Statement</b> | 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.   |
| <b>Distribution Conditions</b>   | <p><b>Distribution conditions</b></p> <p>This loan is distributed by the issuer through the following channels:</p> <ul style="list-style-type: none"> <li>AMBL branches</li> <li>AMBL Mobile Banking Specialists</li> <li>AMBL Credit Specialists</li> <li>AMBL contact centre</li> <li>AMBL website.</li> </ul> <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> <li>ensuring that the credit representative is authorised</li> <li>ensuring that distribution through AMBL branches, AMBL Mobile Banking Specialists, AMBL Credit Specialists and the AMBL contact centre is by appropriately trained staff.</li> </ul>  |
| <b>Review Triggers</b>           | <p>The review triggers that would reasonably suggest that the TMD is no longer appropriate are:</p> <ul style="list-style-type: none"> <li>a significant change to lending policies, guidelines and/or procedures</li> <li>a significant number of customers experiencing financial hardship</li> <li>a significant dealing of the product to consumers outside the target market</li> </ul>   |

**Phone 13 61 91 Email [info@australianmutual.bank](mailto:info@australianmutual.bank) [www.australianmutual.bank](http://www.australianmutual.bank)**

Australian Mutual Bank Ltd ABN 93 087 650 726, 59 Buckingham Street Surry Hills NSW 2010, PO Box 881, Haymarket NSW 1240  
Australian credit licence 236476, AFSL 236476, BSB 611 100

|  | <ul style="list-style-type: none"> <li>• 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</li> <li>• 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</li> <li>• a notification from ASIC requiring immediate cessation of product distribution or particular conduct in relation to the product</li> <li>• information from other sources about consumer outcomes, including from the Australian Financial Complaints Authority (AFCA).</li> </ul> <p>The <i>Product Governance Framework</i> 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>   |  |             |                  |                        |  |   |            |  |  |                                     |   |  |
|--|---|--|-------------|------------------|------------------------|--|---|------------|--|--|-------------------------------------|---|--|
| <b>Review Periods</b>                      | The first review, and each ongoing review, must be completed within each consecutive 12 month period from the start date or earlier where necessary.  |  |             |                  |                        |  |   |            |  |  |                                     |   |  |
| <b>Distribution Reporting Requirements</b> | <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="456 1032 1439 1742"> <thead> <tr> <th data-bbox="456 1032 823 1088">Type of information</th> <th data-bbox="823 1032 1137 1088">Description</th> <th data-bbox="1137 1032 1439 1088">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="456 1088 823 1395">Significant dealing(s)</td> <td data-bbox="823 1088 1137 1395">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="1137 1088 1439 1395">As soon as practicable, and in any case within 10 business days after becoming aware.</td> </tr> <tr> <td data-bbox="456 1395 823 1592">Complaints</td> <td data-bbox="823 1395 1137 1592">The number of complaints and the nature and circumstances of the complaints.</td> <td data-bbox="1137 1395 1439 1592">As soon as practicable, and in any case within 30 days or any other date reasonably requested.</td> </tr> <tr> <td data-bbox="456 1592 823 1742">Other information requested by AMBL</td> <td data-bbox="823 1592 1137 1742">Any other information reasonably requested by AMBL.</td> <td data-bbox="1137 1592 1439 1742">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. |
| 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.   |             |                  |                        |  |   |            |  |  |                                     |   |  |