

Product Name	Christmas Saver Account (S4)		
Issuer	G&C Mutual Bank Limited, ABN 72 087 650 637, AFSL & Australian Credit Licence 238311		
Effective Date	1 January 2024	Next Review Date	1 July 2025
Target Market	Description of Target Market		
	<p>Retail customers who:</p> <ul style="list-style-type: none"> <li>need an account to keep their savings separate from their everyday transaction account</li> <li>need an interest-bearing savings account to help save money throughout the year for the Christmas period</li> </ul>		
	Description of Product, including key attributes		
	<p>This is an at-call savings account with a number of key attributes:</p> <ul style="list-style-type: none"> <li>no minimum deposit or balance</li> <li>withdrawal limits</li> <li>variable interest rate</li> <li>online banking</li> <li>mobile app</li> <li>telephone banking</li> <li>direct credit available from your payroll</li> <li>loyalty structured fee regime</li> <li>range of unlimited fee free transactions including Osko, BPAY, payWave and eftpos</li> </ul> <p>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 G&amp;C Mutual Bank Account and Access Facilities Terms and Conditions, Summary of Account and Access Facilities, Fees and Charges Schedule and Interest Rate Schedule.</p>		
	Needs, Objectives and Financial Situation		
	<p>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 crosses indicate where the product is not suitable for retail customers.</p>		
	Want to continue to add money and grow their savings balance for gift giving or end of year festivities		
May need access to their savings from time to time with no restrictions			✓
Ability to transfer money through digital channels, phone or online banking and mobile app			✓
Ability to earn a rate of return on at-call savings			✓
Need to draw on funds for everyday transactions			✗
Are business customers			✗
Minimum eligibility and account criteria not met			✗

<p><b>Distribution Conditions</b></p>	<p>This product is designed to be distributed by G&amp;C Mutual Bank through the following channels:</p> <ul style="list-style-type: none"> <li>▪ online through our website</li> <li>▪ online through relevant third-party comparison sites</li> <li>▪ targeted advertising</li> <li>▪ by phone or email through our Contact Centre</li> <li>▪ in person through our Service Centres</li> </ul> <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"> <li>▪ aged 12 years or older, or if aged under 12, the account signatory must be an adult relative;</li> <li>▪ a permanent resident of Australia; and</li> <li>▪ able to meet our identity verification requirements</li> </ul> <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><b>Reviewing this Target Market Determination</b></p>	<p>We will review this Target Market Determination in accordance with the below:</p> <table border="1" data-bbox="320 913 1540 1529"> <tr> <td data-bbox="320 913 608 972"> <p><b>Initial Review</b></p> </td> <td data-bbox="608 913 1540 972"> <p>Within 12 months of the effective date</p> </td> </tr> <tr> <td data-bbox="320 972 608 1030"> <p><b>Periodic Review</b></p> </td> <td data-bbox="608 972 1540 1030"> <p>Within 18 months of the effective date</p> </td> </tr> <tr> <td data-bbox="320 1030 608 1529"> <p><b>Review Triggers or Events</b></p> </td> <td data-bbox="608 1030 1540 1529"> <p>Any event or circumstances arising that would suggest this TMD is no longer appropriate will prompt a review of this TMD. This may include (but is not limited to):</p> <ul style="list-style-type: none"> <li>▪ A material change to the product or its terms and conditions;</li> <li>▪ A change in our acceptance criteria that impacts on the suitability of the product for the target market;</li> <li>▪ Negative trends across sales and product usage data;</li> <li>▪ Distribution conditions are no longer appropriate;</li> <li>▪ External events such as adverse media coverage or regulatory attention; and</li> <li>▪ Significant numbers of complaints received from customers in relation to the use of the product.</li> </ul> </td> </tr> </table>		<p><b>Initial Review</b></p>	<p>Within 12 months of the effective date</p>	<p><b>Periodic Review</b></p>	<p>Within 18 months of the effective date</p>	<p><b>Review Triggers or Events</b></p>	<p>Any event or circumstances arising that would suggest this TMD is no longer appropriate will prompt a review of this TMD. This may include (but is not limited to):</p> <ul style="list-style-type: none"> <li>▪ A material change to the product or its terms and conditions;</li> <li>▪ A change in our acceptance criteria that impacts on the suitability of the product for the target market;</li> <li>▪ Negative trends across sales and product usage data;</li> <li>▪ Distribution conditions are no longer appropriate;</li> <li>▪ External events such as adverse media coverage or regulatory attention; and</li> <li>▪ Significant numbers of complaints received from customers in relation to the use of the product.</li> </ul>
<p><b>Initial Review</b></p>	<p>Within 12 months of the effective date</p>							
<p><b>Periodic Review</b></p>	<p>Within 18 months of the effective date</p>							
<p><b>Review Triggers or Events</b></p>	<p>Any event or circumstances arising that would suggest this TMD is no longer appropriate will prompt a review of this TMD. This may include (but is not limited to):</p> <ul style="list-style-type: none"> <li>▪ A material change to the product or its terms and conditions;</li> <li>▪ A change in our acceptance criteria that impacts on the suitability of the product for the target market;</li> <li>▪ Negative trends across sales and product usage data;</li> <li>▪ Distribution conditions are no longer appropriate;</li> <li>▪ External events such as adverse media coverage or regulatory attention; and</li> <li>▪ Significant numbers of complaints received from customers in relation to the use of the product.</li> </ul>							
<p><b>Reporting</b></p>	<p>We will collect and record details of:</p> <ul style="list-style-type: none"> <li>▪ Product related complaints received each month from customers or distributors.</li> <li>▪ Any significant dealing which is not consistent with this TMD. Reporting must be within 10 business days of becoming aware of any such dealing.</li> </ul>							