

Target Market Determination (TMD) – Home Loan Variable Rate Owner Occupied Construction

Product	Construction Home Loan Owner Occupied
Issuer	Beyond Bank Australia Ltd ABN 15 087 651 143 AFSL/Australian Credit Licence 237856
Effective Date of TMD	October 2021
Date of TMD	1 March 2026
Target Market	<p>Retail clients who:</p> <ul style="list-style-type: none"> • are seeking a loan to: <ul style="list-style-type: none"> ○ build a home or structurally renovate their current home. ○ interest only period: ○ to complete the construction of an owner occupied property before commencing principal and interest reductions • are aged 18 years or older and meet the credit assessment criteria for the product • are willing and able to offer a first registered mortgage over real property (or other acceptable security) as security for the loan • (Family Pledge) - can obtain a security guarantee from a family member with equity in their own home and who banks with Family First Bank. <p>This is a Variable Rate Owner Occupied Construction Home Loan secured over real property. The key attributes are:</p> <ul style="list-style-type: none"> • loan amounts from \$20,000 • loan term up to 30 years, with an interest only period during construction that is generally a maximum of 12 months • variable interest rate • repayment frequency is monthly during the interest only period, then may be weekly, fortnightly or monthly thereafter • the ability to make additional repayments • a redraw facility against advance repayments • progressive drawdowns on construction loans • ability to switch to another loan type once construction is completed • mortgage offset account only available after construction completed and loan converted to principal and interest repayments • lump sum payments allowable without penalty • early repayment without penalty • eStatements available via Internet Banking • loan establishment fees apply, including mortgage preparation, application, valuation and progress valuation fees

	<ul style="list-style-type: none"> other fees and charges apply and are available on application. Please refer to the Fees and Charges Schedule. 												
Distribution Conditions	<p>This product is distributed by the issuer through the following channels:</p> <ul style="list-style-type: none"> branches by phone online brokers <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> ensuring that clients meet the eligibility conditions for the product ensuring that distribution through branches is by appropriately authorised and trained staff ensuring that distribution through mortgage brokers is by appropriately authorised and trained credit licensees. 												
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. 												
Review Periods	<p>Initial review: Within 12 months of the effective date</p> <p>Periodic review: Every 2 years after the initial review and any subsequent periodic review</p>												
Distribution Information Reporting Requirements	<p>The following information is monitored by Family First and must be provided to Family First by distributors who engage in retail product distribution conduct in relation to the distribution of this product:</p> <table border="1"> <thead> <tr> <th>Type of information</th> <th>Description</th> <th>Reporting period</th> </tr> </thead> <tbody> <tr> <td>Complaints</td> <td>Number of complaints</td> <td>Every 3 months</td> </tr> <tr> <td>Sales outside the target market</td> <td>Number of sales \$ value of sales</td> <td>Every 3 months</td> </tr> <tr> <td>Significant dealing(s)</td> <td>Date or date range of the significant dealing(s) and description of the significant dealing (e.g. why it is not consistent with the TMD)</td> <td>As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> </tbody> </table>	Type of information	Description	Reporting period	Complaints	Number of complaints	Every 3 months	Sales outside the target market	Number of sales \$ value of sales	Every 3 months	Significant dealing(s)	Date or date range of the significant dealing(s) and description of the significant dealing (e.g. why it is not consistent with the TMD)	As soon as practicable, and in any case within 10 business days after becoming aware
Type of information	Description	Reporting period											
Complaints	Number of complaints	Every 3 months											
Sales outside the target market	Number of sales \$ value of sales	Every 3 months											
Significant dealing(s)	Date or date range of the significant dealing(s) and description of the significant dealing (e.g. why it is not consistent with the TMD)	As soon as practicable, and in any case within 10 business days after becoming aware											