

Target Market Determination (TMD) – Secured Overdraft

Product	Secured Overdraft
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 continuing credit facility to make purchases, pay bills and to manage their cash flow needs • are aged 18 years or more and meet the credit assessment criteria for the product • are seeking a relatively high credit limit to cover large and persistent fluctuations in cash flow without the need to reapply • are willing and able to offer a first registered mortgage over real property as security for the overdraft or other acceptable security <p>This is a Secured Overdraft and the key attributes are:</p> <ul style="list-style-type: none"> • Credit limits of up to 80% of the value of the security offered • Variable interest rate • Security required • Minimum monthly repayments of \$20 or 3% of the balance owing (whichever the greater) • Monthly eStatements available by Internet Banking • Attached to a savings account which facilitates access to funds via a number of access methods including card, online transfers and payments, as well as over the counter branch transactions • Internet Banking • Mobile Banking app • Loan establishment fees apply, including mortgage preparation, application and valuation fees • Other fees and charges may 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

	<ul style="list-style-type: none"> • by phone • online <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 representatives of Family First, as the credit licensee, is by appropriately authorised and trained staff 												
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 in relation to the distribution of this product:</p> <table border="1" data-bbox="435 1442 1433 1877"> <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
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