

Target Market Determination (TMD) – Super Saver Account

Product	Super Saver Account
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 between 0-12 years of age • require the assistance of a parent or guardian to save • need a transaction and savings account to conveniently manage and grow their funds from a young age <p>This is a Super Saver Account and the key features of this product are:</p> <ul style="list-style-type: none"> • Variable interest rate • Interest is calculated on the daily balance and credited quarterly • Direct Credits/Debits • Over the counter branch transactions • View access available for Internet Banking and via the Mobile Banking app • No account keeping fees • Transactional fees may apply for various transactions. Details are in the Fees and Charges Schedule, which also details Family First's Relationship Balance Fee Rebate Scheme.
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 <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> • ensuring that retail clients meet the eligibility requirements for the product • ensuring that distribution through branches, by phone and online is by appropriately trained staff
Review Triggers	The review triggers that would reasonably suggest that the TMD is no longer appropriate include:

	<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 date: 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 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="435 936 1430 1458"> <thead> <tr> <th data-bbox="435 936 799 1003">Type of information</th> <th data-bbox="799 936 1115 1003">Description</th> <th data-bbox="1115 936 1430 1003">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="435 1003 799 1070">Complaints</td> <td data-bbox="799 1003 1115 1070">Number of complaints</td> <td data-bbox="1115 1003 1430 1070">Every 3 months</td> </tr> <tr> <td data-bbox="435 1070 799 1182">Sales outside the target market</td> <td data-bbox="799 1070 1115 1182">Number of sales \$ value of sales</td> <td data-bbox="1115 1070 1430 1182">Every 3 months</td> </tr> <tr> <td data-bbox="435 1182 799 1458">Significant dealing(s)</td> <td data-bbox="799 1182 1115 1458">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 data-bbox="1115 1182 1430 1458">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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