

Target Market Determination (TMD)

Effective from 23 February 2026

About This Document

This TMD applies to the Greater Bank Term Deposit issued by Greater Bank, part of Newcastle Greater Mutual Group Ltd (ACN 087 651 992 AFSL/Australian credit licence 238273) (the **Issuer**).

The purpose of this TMD is to outline who a product is appropriate for (the target market), and any conditions around how the product can be distributed to customers.

This TMD is not intended to provide any financial product advice and does not take into account any individual customer's objectives, financial situation or needs. Examples used in this TMD are illustrative only and are not intended to be exhaustive.

This TMD does not replace the Terms and Conditions applicable to this product. Before deciding to acquire a product from Greater Bank, you should consider the relevant Terms and Conditions, which are available from greater.com.au/termsandconditions, at any branch or by calling our Contact Centre at 13 13 86.

Who is this product suitable for?

The Term Deposit is designed for personal banking or business customers who:

- Want the certainty of a fixed interest rate for a term they select (up to 5 years), in return for locking away their funds.
- Have at least \$1,000.00 to invest.
- Seek no ongoing account keeping fees to minimise their costs.
- Value the flexibility of the 7 day renewal period after the maturity date to add funds or make withdrawals.
- Understand that funds are locked in for the agreed term, and if they need to request to withdraw funds before the maturity date, they must provide 31 days' notice (except for approved cases of hardship).
- Accept that early withdrawal before maturity will result in a reduced interest rate, which will reduce the total interest earned or require repayment of interest already paid.

This product is likely to be consistent with the objectives, financial situation and needs of the class of consumers in the target market. This is based on an assessment of the key terms, features and attributes of the product and a determination that these are consistent with the identified class of consumers.

The Term Deposit is generally not suitable for customers who

- Intend to access their funds prior to the maturity date and cannot accommodate a 31 day notice period or the potential reduction of interest due to an early withdrawal.
- Would be extremely dissatisfied if market interest rates increased after they locked in a fixed interest rate.
- Have less than \$1,000.00 to invest.
- Wish to grow the balance of their account by making regular deposits (including interest payments going back into the account other than at the maturity date or for six-monthly interest payment frequency).

How is this product distributed?

The Term Deposit is designed to be distributed through:

- Greater Bank representatives (in person, via phone or other digital communication).
- Greater Bank online channels (including our website, mobile app and online banking).

What conditions or restrictions are there on the distribution of this product?

- This product is designed to be distributed by Greater Bank's internally accredited staff members who are aware of the product and its attributes, or through the Greater Bank online channels where a customer can apply online.
- Distribution of this product by staff is to follow from a conversation with the customer on their banking needs, and whether these appear to be met by the product's key attributes. This conversation involves factual information and/or general advice only, as personal advice is not provided by Greater Bank representatives.
- Customers applying directly through online channels will be presented with a summary of the product before they proceed. They are also required to declare they have read the applicable Terms & Conditions and acknowledge they have received important information about Term Deposit early withdrawal and renewal.
- Potential customers may also be referred to the website via links from third-party comparison websites that Greater Bank has partnered with. These customers are able to apply for the product in the same manner as described above (i.e. no different distribution conditions apply).
- Greater Bank has assessed the distribution conditions and restrictions will make it likely customers acquiring the product are in the target market. Greater Bank has considered the distribution conditions and restrictions are appropriate and will facilitate distribution of the product to be directed towards the class of customer for whom the product has been designed.

What monitoring will be undertaken on this product?

This product is not distributed by any entity other than Greater Bank.

This product will be subject to internal reporting and monitoring on:

- Sales outside TMD, on a monthly basis.
- Customer complaints, on a monthly basis.
- Staff feedback, either ad hoc or via internal forums and surveys.
- Product portfolio and performance measures such as account closure patterns, on a quarterly basis.
- Incidents, on a monthly basis.

How will Greater Bank review this TMD?

Greater Bank will review this document at a minimum of once every two years from the effective date to ensure it remains appropriate, or earlier as required or if other circumstances occur which trigger the need to review the TMD.

The specific review triggers (events that reasonably suggest the TMD may no longer be appropriate) for the Term Deposit that may result in an earlier review of the TMD are:

- Any distribution or sales activity, outside the TMD or to ineligible customers, that meets the definition of a significant dealing.
- A material change in the nature and number of customer complaints and underlying complaint trends. Regulatory change that materially impacts the manufacture or sale of this product.
- Material customer remediation events and incidents in relation to this product.
- Internal decisions to materially amend or modify the product, its features and/or its distribution, including changes to pricing.