

## Target Market Determination (TMD)

Effective: from 21 January 2026

### About This Document

This TMD applies to the Greater Bank Visa Debit Card 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](https://greater.com.au/termsandconditions), at any branch or by calling our Contact Centre at 13 13 86.

### Who is this product suitable for?

The Visa Debit card is a payment facility that provides convenient access to funds in an eligible Greater Bank account.

The Visa Debit card is designed for personal and business banking customers who:

- Want a simple and secure way to access their linked Greater Bank account.
- May need to make everyday purchases in-store or online.
- Want the ability to withdraw cash, including at ATMs.
- Value the security and benefits offered by Visa, including [Visa Zero Liability program](#).

Customers must hold an eligible Greater Bank account to receive a Visa Debit card. See the applicable Product Schedule to determine whether a Visa Debit card is available for your account.

The Visa Debit card is generally available to customers who are aged 12 years and older, with parent/guardian approval required for customers under age 14 years.

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 Visa Debit card is not generally suitable for customers who:

- Are under the age of 12.
- Do not hold an eligible Greater Bank account.
- Are seeking a credit card facility, instead of accessing their own funds.

### How is this product distributed?

The Visa Debit card is designed to be distributed with an eligible account, via:

- 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 online channels where a customer can apply online, or by accredited lenders, as issued on an offset account linked to a home loan product.
- 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. The conversation involves factual information and/or general advice only, as personal advice is not provided by Greater Bank branch representatives.
- Customers applying for an eligible account directly on the website can choose a Visa Debit Card as the primary access method. Customers are required to declare they have read the applicable Terms & Conditions and will then need to activate the card to use it.
- 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, 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 Visa Debit Card 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.