Target Market Determination

Basic Variable Home Loan

Product	Basic Variable Home Loan
Issuer	MyState Bank Ltd ABN 89 067 729 195 ACN 067 729 195 AFSL / ACL 240896
Date of TMD	1 May2026
Target Market	*Description of target market* The features of this product are likely to be consistent with the likely objectives, financial situation and needs of consumers who; • are aged 18 years or over and: • meet the eligibility criteria including MyState's Mortgage Lending Standard requirements; and • are looking to purchase, build or refinance a residential owner occupied or investment property; and • require the flexibility to make additional repayments and redraw funds as required; and • do not require offset account functionality. Where the consumer is applying as part of the Australian Government 5% Deposit Scheme, they must also meet all eligibility conditions of the relevant scheme which can be found on the Housing Australia website. *Target market rationale* Whilst variable interest rates may fluctuate, the product benefits consumers within the target market by permitting them to make additional repayments to reduce interest payable whilst retaining the ability to draw on those additional repayments when required. *Description of product, including key attributes* • Variable interest rate based on the loan amount as a percentage of the property value at the time of purchase or refinance (rate may fluctuate over the loan term) • Redraw available for repayments made in advance of minimum required repayments • Offset account not available • Minimum loan amount $100,000 • Maximum loan term 30 years • Repayment options - principal and interest or interest only (higher interest rates may apply where repayments are interest only) • Repayment frequency – weekly fortnightly or monthly

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- Establishment fee may be payable depending on the loan purpose (owner occupied or investment).
- Nil ongoing monthly or annual fees
- Nil redraw fee for redrawIf the loan amount is greater than 80% of the value of the property Lenders Mortgage Insurance or an acceptable Guarantor, including a guarantee issued under the Australian Government 5% Deposit Scheme, will be required.

Classes of customers for whom the product may not be suitable
This product may not be suitable for customers who:

- do not meet the eligibility requirements;
- require the certainty of fixed repayments over a term of the loan;
- do not anticipate making extra repayments and do not require redraw features on their home loan;
- require an offset facility.

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<tr><td>Distribution Conditions</td><td>

Channel	Conditions
Direct – by phone	Only authorised bankers are permitted to assist consumers with this product, as these staff will have the necessary training, skills and knowledge to assess whether the consumer is within the target market.
Direct – in branch	Only authorised bankers are permitted to assist consumers with this product, as these staff will have the necessary training, skills and knowledge to assess whether the consumer is within the target market.
Third party – Accredited mortgage brokers	All applications must comply with our policies and procedures issued to accredited brokers from time to time. Accredited mortgage brokers will have the necessary training, skills and knowledge to assess whether the consumer is within the target market or is in the best interests of the consumer.

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<tr><td>Review Triggers</td><td>

The review triggers that may reasonably suggest that the TMD is no longer appropriate include where there is:

- A significant dealing in the product to customers outside the target market;
- A significant number of customer complaints in relation to their purchase or use of the product during the preceding 6 months;
- A material change to the product or the terms and conditions of the product occurs which may result in the target market no longer being appropriate;

  e.g. a material increase in interest rates or fees
- A material change in the regulatory environment;
- A significant number of loans for the product have been subject to a hardship variation;

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- Regulatory attention relating to the design or distribution of the product;
- Adverse media coverage relating to the design or distribution of the product

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<tr><td>Review Periods</td><td>Last review date: 20 April 2026
Periodic reviews: every 2 years after the initial review</td></tr>
<tr><td>Distribution Reporting Requirements</td><td>
The following information must be provided to MyState by third party distributors who engage in retail product distribution conduct in relation to this product.

Please send information to:

DDOReporting@mystate.com.au

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<tr><th>Type of information</th><th>Description</th><th>Reporting period</th></tr>
<tr><td>Complaints</td><td>Number (and nature) of complaints</td><td>Every 6 months</td></tr>
<tr><td>Significant dealing(s) (excluding dealings which result from distribution under ‘excluded conduct’)</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);

Why the dealing is significant;

How the significant dealing was identified (e.g. complaint(s), review trigger);

What steps, if any, have been or will be taken to address the significant dealing.

The number of customers affected or potentially affected by the significant dealing.</td><td>As soon as practicable, and in any case within 10 business days of the significant dealing</td></tr>
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