Target Market Determination

Evans & Partners High Yield Cash Account

Product	Evans & Partners High Yield Cash Account
Issuer	MyState Bank Ltd ABN 89 067 729 195 ACN 067 729 195 AFSL / ACL 240896
Date of TMD	1 May 2026
Target Market	This Target Market Determination describes the class of customers for whom the product has been designed. It factors in the likely objectives, financial situation and needs of those customers. This document does not provide a full summary of terms and conditions or other disclosure documents. These can be found at mystate.com.au *Description of target market* The features of this product are consistent with the likely objectives, financial situation and needs of clients of Evans & Partners who: • require a flexible savings account for cash holdings which has multiple online payment access methods; • require the ability to earn interest on deposits but with little to no risk of loss of capital; and • require access to their funds at call as required. The product is only available to clients of Evans & Partners Pty Ltd. (ABN 85 125 338 785; AFSL 318 075. *Target market rationale* The Evans & Partners High Yield Account is an easy to use, flexible cash holding account with low fees which enables clients of Evans & Partners to earn interest on their funds at the same time as having those funds at call. This product is eligible for coverage under the Australian Government's Financial Claims Scheme, which guarantees deposits up to $250,000 per customer per authorised deposit-taking institution (ADI). *Description of product, including key attributes* Access methods include: • Online banking • BPAY, OSKO, periodical payments • Adviser access where you have provided written authority Access methods do not include: • Branch • Visa Debit card

This document is applicable to MyState Bank Limited (MyState Bank) ABN 89 067 729 195 AFSL/ACL 240896.
A wholly owned subsidiary of MyState Limited ABN 26 133 623 962

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ATM
Bank@Post
Overseas transfers

Fees

nil monthly account keeping fee
BPAY fee is applicable
unlimited other free electronic payments successfully made
fees apply if account becomes overdrawn
fees may apply if transactions are dishonoured / rejected

Interest

The account earns a variable rate of credit interest on a tiered interest rate basis. Interest is paid on the portion of the balance within each tier.

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

are seeking a product in an asset class with higher risk and higher potential returns.
require a fixed interest rate for a set term.
require ATM or card access to their account.

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<tr><td>Distribution Conditions</td><td>
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<tr><th>Channel</th><th>Conditions</th></tr>
<tr><td>Direct</td><td>Available only through offices of Evans & Partners Pty Ltd</td></tr>
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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:

A significant dealing of the product to customers outside the target market occurs.
A significant number of unexpected customer complaints are received in relation to 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 fees; a material change to withdrawal limits or transaction methods; a material reduction in interest rate
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</td></tr>
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<td>Distribution Reporting Requirements</td>
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The following information must be provided to MyState by 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 of complaints</td><td>Every 6 months</td></tr>
<tr><td>Significant dealing(s)</td><td>Date or date range of the significant dealing(s);

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 after becoming aware</td></tr>
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