Target Market Determination

Everyday Business Account (with Visa Debit card)

Product	Everyday Business Account (with Visa Debit card)
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 Tasmanian small business customers who: • require a working capital account; and • require a fully featured everyday business transaction account that provides convenient at call access to their funds across a range of access methods *Target market rationale* The Everyday Business Account is easy to use, flexible and not complex; there is low risk associated with the product; the product is suitable for a wide range of potential business purposes. 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* How to apply • The Everyday Business Account can be applied for via our Customer Care Contact Centre or in branch. Access methods include: • Online banking (including BPAY, OSKO, periodical payments) • Visa Debit card (including digital wallets, online, in person or over the phone) • ATM (Non-MyState ATM operators may apply a fee) • Branch • Bank@Post (withdrawal fees apply) • Customer Care Contact Centre

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Fees

- A monthly account keeping fee applies
- 30 free electronic transactions for most transaction types per month
- 10 free staff assisted transactions per month
- Fees apply for excess electronic transactions and excess staff assisted transactions each month
- Fees apply if account becomes overdrawn
- Fees may apply if transactions are dishonoured / rejected
- Other fees may apply as per *Fees and Charges for Deposit Accounts*

Interest

- Interest is not payable on an Everyday Business Account

Classes of customers for whom the product may be unsuitable

This product may not suitable for customers who:

- require an account for personal or non-business purposes;
- require a product that earns interest;
- require the ability to set up administrative users who are not account owners;
- require the ability to process batch payments.

Distribution Conditions

Channel	Conditions
Direct - online	Not available
Direct – by phone	Only authorised bankers are permitted to assist business customers 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 business customers with this product, as these staff will have the necessary training, skills and knowledge to assess whether the consumer is within the target market.

We may advertise this product on third party websites such as comparison sites. To the extent that the conduct of the third party website constitutes retail product distribution conduct, the third party website must have regard to the TMD for the product. Our arrangements with third party websites are appropriate because third party websites do not assist customers to apply for our products.

All product applications must be made directly to us and we take reasonable steps to determine whether the consumer is within the target market.

Distribution restrictions – a Visa Debit card can only be opened with an Everyday Business Account where the account authority is 'one to sign'.

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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 of the product to customers outside the target market;
A significant number of unexpected 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 fees; a material change to withdrawal limits or transaction methods;
A significant number of unexpected account closures;
Regulatory attention relating to the design or distribution of the product;
Adverse media coverage relating to the design or distribution of the product.</td></tr>
<tr><td>Review Periods</td><td>Last review date: 20 April 2026
Periodic reviews: every 2 years</td></tr>
<tr><td>Distribution Reporting Requirements</td><td>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

<table>
<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); 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.</td><td>As soon as practicable, and in any case within 10 business days after becoming aware</td></tr>
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		The number of customers affected or potentially affected by the significant dealing.	
	Account closures	Number of account closures during the period as a percentage of accounts. Number of account closures during the period compared with account openings.	Annually

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