Target Market Determination

Standard Variable Home Loan

Product	Standard Variable Home Loan
Issuer	MyState Bank Ltd ABN 89 067 729 195 ACN 067 729 195 AFSL / ACL 240896
Date of TMD	1 May 2026
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 borrowings of between $30,000 and $100,000; and • require the flexibility of having an offset facility and / or to make additional repayments and redraw funds as required. *Target Market Rationale* Whilst variable interest rates may fluctuate, the product benefits consumers within the target market by permitting them to deposit funds into an offset account or to make additional repayments to reduce interest payable whilst retaining the ability to draw on those funds 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) • Offset account is available • Redraw available for repayments made in advance of minimum required repayments • Minimum loan amount $30,000 • 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 • Establishment fee is payable • Nil ongoing monthly or annual loan fees (a monthly fee applies on the offset account) • Nil redraw fee for redraw

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

<table>
<tr><td></td><td>

- If the loan amount is greater than 80% of the value of the property Lenders Mortgage Insurance or an acceptable Guarantor will be required.

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

- require borrowings of $100,000 or more (lower cost options are available);
- do not meet the eligibility requirements;
- require the certainty of fixed repayments over a term of the loan;
- do not require an offset facility (having an offset may come with a higher establishment fee in addition to monthly fees);

</td></tr>
<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.

</td></tr>
<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;

  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;
- 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 after the initial review</td></tr>
</table>

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

<table>
<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 (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>
</table>
</td>
</tr>
</table>

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