Target Market Determination
Personal Loan Car

Product	Personal Loan Car
Issuer	Australian Mutual Bank LTD (AMBL) ABN 93 087 650 726 AFSL 236 476 Australian credit licence 236476
Date of TMD	1 June 2023
Target Market	***Description of target market*** Retail clients who are over 18 years of age and are seeking: • to purchase an eligible car up to 5 years old and offer it as security for the loan • the option of making additional repayments without penalty • a loan that meets their capacity to repay ***Description of product, including key attributes*** • available for the purchase of a motor vehicle i.e. car, motorbike, boat and caravan • eligible security for the loan is required • loan amounts between $1,000 and $100,000 • loan terms of up to 7 years • variable interest rate • the ability to make additional repayments without penalty • redraw facility • establishment fee • only available to consumers that meet the eligibility criteria
Appropriateness Statement	Australian Mutual Bank LTD has considered that the product including its key attributes is likely to be consistent with the objectives, financial situation and needs of consumers in the target market
Distribution Conditions	***Distribution conditions*** This loan is distributed by the issuer through the following channels: • AMBL branches • AMBL Mobile Banking Specialists • AMBL Credit Specialists • AMBL contact centre • AMBL website Distribution conditions for this product include: • ensuring that the credit representative is authorised • ensuring that distribution through AMBL branches, AMBL Mobile Banking Specialists, AMBL Credit Specialists and the AMBL contact centre is by appropriately trained staff

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<tr><td>Review Triggers</td><td>The review triggers that would reasonably suggest that the TMD is no longer appropriate are:
a significant change to lending policies, guidelines and/or procedures
a significant number of customers experiencing financial hardship
a significant dealing of the product to consumers outside the target market
a significant number of complaints is received from customers in relation to their purchase or use of the product that reasonably suggests that the TMD is no longer appropriate
a material change to the product or the terms and conditions of the product occurs which would cause the TMD to no longer be appropriate
a notification from ASIC requiring immediate cessation of product distribution or particular conduct in relation to the product
information from other sources about consumer outcomes, including from the Australian Financial Complaints Authority (AFCA).
The Product Governance Framework includes regular consideration of whether there has been a review trigger following each distribution information report. That consideration is by reference to paragraphs 153 to 156 of RG 274</td></tr>
<tr><td>Review Periods</td><td>The first review, and each ongoing review, must be completed within each consecutive 12 month period from the start date or earlier where necessary.</td></tr>
<tr><td>Distribution Reporting Requirements</td><td>The following information must be provided to Australian Mutual Bank LTD by distributors who engage in retail product distribution conduct in relation to this product:

The reporting period for this determination is every 3 months commencing from the start date.

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<tr><th>Type of information</th><th>Description</th><th>Reporting period</th></tr>
<tr><td>Significant dealing(s)</td><td>Information about any significant dealing in the product that is not consistent with the target market determination of which the distributor becomes aware.</td><td>As soon as practicable, and in any case within 10 business days after becoming aware</td></tr>
<tr><td>Complaints</td><td>The number of complaints and the nature and circumstances of the complaints</td><td>As soon as practicable, and in any case within 30 days or any other date reasonably requested</td></tr>
<tr><td>Other information requested by AMBL</td><td>Any other information reasonably requested by AMBL</td><td>Within 30 days or any other date reasonably requested</td></tr>
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