

Mortgage Offset Account (S23, S25, S31, S33, S34, S35, S37 & S38)

Target Market Determination

This Target Market Determination (TMD) is required under section 994B of the Corporations Act 2001 (Cth). It sets out the target market for the product, triggers to review the target market and how the product is distributed.

This document is not a Product Disclosure Statement (PDS) and is not a summary of the product features or substitute for the product's terms and conditions or other disclosure documents. This TMD does not consider any person's individual objectives, financial situation or needs.

Issuer	Unity Bank Limited, ABN 72 087 650 637, AFSL & Australian Credit Licence 238311		
Effective Date	15 December 2025	Next Review Date	15 December 2026
Target Market	Description of Target Market		
	Retail customers who: <ul style="list-style-type: none"> ▪ have an eligible home loan ▪ need an everyday transaction account to conveniently manage their funds and facilitate payments ▪ want to offset funds held in an at-call account against an eligible, linked home loan to reduce the interest payable 		
	Description of Product, including key attributes		
	This is an at-call, everyday transaction account with a number of key attributes: <ul style="list-style-type: none"> ▪ no minimum deposit or balance ▪ balance in this account is offset against an eligible home loan to help reduce interest payments over the long-term ▪ withdrawal limits ▪ debit card access ▪ online banking ▪ mobile app ▪ loyalty structured fee regime ▪ range of unlimited fee free transactions including Osko, BPAY, payWave and eftpos Additional features, fees, charges, or conditions other than those displayed in this document may be available or applicable. This document must be read together with the Account and Access Facilities Terms and Conditions, Summary of Account and Access Facilities, Fees and Charges Schedule and Interest Rate Schedule.		
	Suitability, Needs, Objectives and Financial Situation		
	This product has been designed for those wanting an everyday transaction account linked to their eligible home loan to reduce interest payments, combined with access to spend their funds in a variety of ways. The <u>crosses indicate</u> where the product is <u>not suitable</u> for retail customers.		
Wish to offset their account balance against their linked home loan		✓	
Need access to funds at-call 24 hours a day, 7 days a week for regular transaction activity		✓	

	Seeking a variety of cash withdrawal or payment options to make purchases anywhere in Australia or throughout the world	✓
	Need the ability to transfer money through digital channels, online banking and a mobile app	✓
	May want to separate their everyday spending money from their savings	✓
	Seeking a high income generating account with less transaction options	✗
	Minimum eligibility and account criteria not met	✗
Distribution Conditions	<p>This product is designed to be distributed through the following channels:</p> <ul style="list-style-type: none"> ▪ online through our website ▪ online through relevant third-party comparison sites ▪ targeted advertising ▪ by phone or email through our Contact Centre ▪ by our team of mobile lenders and relationship managers ▪ in person through our Service Centres <p>This product can only be issued to those who are eligible and meet the minimum account criteria. All applicants must be:</p> <ul style="list-style-type: none"> ▪ aged 18 years or older and hold an eligible home loan; ▪ a permanent resident of Australia; and ▪ able to meet our identity verification requirements <p>Only representatives who have the appropriate levels of authority may advise on and distribute this product. They will have been trained on this product and in particular, the target market and relevant acceptance criteria.</p> <p>All distribution channels are subject to appropriate controls and/or monitoring.</p>	
Reviewing this Target Market Determination	<p>The initial review of this document is within 12 months of product launch. Periodic reviews will be completed every 24 months from the last review.</p> <p>We may also review this TMD sooner if any of the below review triggers occur, or if an event or circumstance has occurred that would reasonably suggest that the TMD may no longer be appropriate:</p>	
	Review Trigger	Description
	Customer Trends	<p>Trends in customer outcomes that are significantly inconsistent with the intended product performance that reasonably suggests the TMD is no longer appropriate including:</p> <ul style="list-style-type: none"> ▪ number of accounts that customers opt to close shortly after the product is issued; ▪ number of accounts that appear inactive shortly after the product is issued; and ▪ unexpected changes in sales trends
	Complaints	<p>Unexpected trends in complaints received from customers in relation to the use of the product including the understanding of risks, conditions suitability and/or key attributes.</p>
	Incidents and breaches	<p>Where deficiencies are identified in the products' design, distribution or disclosure documentation as a result of incidents related to potential breaches of legal or regulatory obligations.</p>

	Material product or distribution channel change	<p>Where material changes are made to the products' key attributes or terms and conditions through any of the distribution channels including but not limited to:</p> <ul style="list-style-type: none"> ▪ Adding, removing or changing a key attribute ▪ A material pricing change to the associated fees and/ or charges which impacts the overall value proposition ▪ A change in our acceptance criteria that impacts on the suitability of the product for the target market; ▪ A substantial change to the distribution strategy or channel(s) of the product.
	External events	<ul style="list-style-type: none"> ▪ There is a change in law or its application, a change in relevant industry code, an AFCA determination, a court decision, or ASIC or other regulatory guidance or action that materially affects the product. ▪ Significant change in economic and market conditions. ▪ Notification from ASIC requiring immediate stop of distribution.
Reporting	<p>We will collect and record details of:</p> <ul style="list-style-type: none"> ▪ Product related complaints received each month from customers or distributors. ▪ Any significant dealing which is not consistent with this TMD. Reporting must be within 10 business days of becoming aware of any such dealing. 	