Unity Bank

Standing with you

Self-Managed Super Fund Loan (L65)

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.

<table>
<tr><td>Issuer</td><td colspan="3">Unity Bank Limited, ABN 72 087 650 637, AFSL & Australian Credit Licence 238311</td></tr>
<tr><td>Effective Date</td><td>10 August 2026</td><td>Next Review Date</td><td>10 August 2027</td></tr>
<tr><td rowspan="4">Target Market</td><td colspan="3">Description of Target Market</td></tr>
<tr><td colspan="3">Retail customers who:
▪ are the trustee(s) of a registered and complying Self-Managed Super Fund (SMSF) under the Superannuation Industry (Supervision) Act 1993 (Cth) (SIS Act), with a fund balance of at least $250,000
▪ are seeking finance under a limited recourse borrowing arrangement (LRBA) that complies with the SIS Act for eligible real property that constitutes a single acquirable asset under 67A of the SIS Act, and either:
– purchasing an eligible commercial property that satisfies the SIS Act definition of business real property, or refinancing an eligible commercial property LRBA; or
– refinancing an existing eligible residential property LRBA entered into before 10 August 2026, or completing the acquisition of residential property under a binding contract entered into before 10 August 2026, even where settlement or the LRBA occurs on or after that date
▪ require a loan of between $100,000 and $2,000,000
▪ have sufficient equity to meet a maximum Loan to Value Ratio (LVR) of 80% for residential security or 70% for commercial security
▪ are willing and able to provide acceptable residential investment property or commercial property as security for the loan
▪ can satisfactorily demonstrate that the SMSF has sufficient and verifiable income and cash flow to service the loan and meet Unity Bank's credit assessment criteria
▪ can meet applicable requirements of the SIS Act and Unity Bank's SMSF, LRBA, security and other applicable eligibility requirements</td></tr>
<tr><td colspan="3">Description of Product, including key attributes</td></tr>
<tr><td colspan="3">This is a variable rate investment loan for eligible SMSFs with a number of key attributes:
▪ minimum loan amount of $100,000
▪ maximum loan amount of $2,000,000
▪ maximum Loan-to-Value Ratio (LVR) of 80% for residential security and 70% for commercial security
▪ loan terms of up to 30 years for principal and interest repayments
▪ interest only repayments may be available for a maximum of 5 years
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.</td></tr>
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	Suitability, Needs, Objectives and Financial Situation	
	This product has been designed for eligible SMSF trustees seeking finance for an eligible investment property under an LRBA that complies with the SIS Act and applicable SMSF borrowing requirements. The crosses indicate where the product is not suitable for retail customers.	
	Seeking a loan to refinance an eligible residential property LRBA that was entered into before 10 August 2026, or an eligible LRBA secured by commercial property that qualifies as business real property under the SIS Act	✓
	Seeking to finance to acquire eligible commercial property that qualifies as business real property under the SIS act, or to complete the acquisition of eligible residential investment property where the SMSF entered into a binding contract to acquire the property before 10 August 2026	✓
	Comfortable that the variable interest rate, minimum repayment amount and total interest payable over the term of the loan may change as the variable interest rate changes	✓
	Has or will have, sufficient equity to meet the maximum 80% LVR requirement for residential security or 70% for commercial security	✓
	The SMSF has sufficient and verifiable income and cash flow to service the loan and can satisfy Unity Bank's applicable credit assessment requirements	✓
	Seeking finance under a new LRBA to acquire residential real property where the binding acquisition contract was entered into on or after 10 August 2026	✘
	Does not have a registered and complying SMSF or the SMSF does not have the required minimum fund balance of $250,000	✘
	Seeking finance to acquire or refinance property for personal use or occupation rather than as an eligible SMSF investment	✘
	Requires a loan of less than $100,000, more than $2,000,000, or an LVR above the maximum of 80% for residential security or 70% for commercial security	✘
	Requires access to a mortgage offset account or redraw facility	✘
	Requires the certainty of a fixed rate	✘
	Cannot provide acceptable residential or commercial security, demonstrate sufficient capacity to service the loan or meet Unity Bank's applicable SMSF, LRBA, eligibility and credit assessment requirements	✘
	Seeking finance to purchase or refinance commercial or business real property	✘

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<td>Distribution Conditions</td>
<td colspan="2">This product is designed to be distributed through the following channels:
- online through our website
- online through relevant third-party comparison sites
- targeted advertising
- by phone or email through our Contact Centre
- our team of mobile lenders and relationship managers
- in person through our Service Centres

This product can only be issued to those who are eligible and meet the minimum account criteria. All applicants must be:
- the trustee of a complying SMSF under the SIS Act with a fund balance of at least $250,000
- seeking to refinance an eligible existing SMSF limited recourse borrowing arrangement, complete the purchase of residential property under a binding contract entered into before 10 August 2026, or purchase eligible commercial property that satisfies the SIS Act definition of business real property
- be over 18 and an Australian citizen or permanent resident
- able to meet our identity verification requirements
- able to meet the applicable SMSF, residential or commercial security and credit assessment requirements, including demonstrating sufficient capacity to service the loan

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.

All distribution channels are subject to appropriate controls and/or monitoring.</td>
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<td rowspan="6">Reviewing this Target Market Determination</td>
<td colspan="2">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.
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:</td>
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<tr>
<td>Review Trigger</td>
<td>Description</td>
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<tr>
<td>Customer Trends</td>
<td>Trends in customer outcomes that are significantly inconsistent with the intended product performance that reasonably suggests the TMD is no longer appropriate including:
- 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</td>
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<tr>
<td>Complaints</td>
<td>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.</td>
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<tr>
<td>Incidents and breaches</td>
<td>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.</td>
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<tr>
<td>Material product or distribution channel change</td>
<td>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:
- Adding, removing or changing a key attribute</td>
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		▪ 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	▪ 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	We will collect and record details of: ▪ 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.	