

Product Name	Term Deposit (I30)		
Issuer	G&C Mutual Bank Limited, ABN 72 087 650 637, AFSL & Australian Credit Licence 238311		
Effective Date	1 January 2024	Next Review Date	1 July 2025
Target Market	Description of Target Market		
	Retail customers who: <ul style="list-style-type: none"> <li>require an income generating investment account</li> <li>need the certainty of a fixed rate of interest on their savings</li> <li>do not need the ability to withdraw funds at-call prior to maturity of the deposit</li> </ul>		
	Description of Product, including key attributes		
	This is a Term Deposit with a number of key attributes: <ul style="list-style-type: none"> <li>minimum and maximum deposits apply</li> <li>tiered fixed interest rate for the selected term</li> <li>available terms from 30 days to 5 years</li> <li>interest payable monthly, annually or at maturity</li> <li>certainty of a fixed rate return</li> <li>notification of maturity</li> <li>automatic roll over available</li> <li>early access to funds may result in a reduction of interest earned</li> </ul> <p>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 G&amp;C Mutual Bank Account and Access Facilities Terms and Conditions, Summary of Account and Access Facilities, Fees and Charges Schedule and Interest Rate Schedule.</p>		
	Needs, Objectives and Financial Situation		
	This product has been designed for those who require a Term Deposit to invest money and earn a fixed rate of return with a choice of different fixed terms and interest payment options. The crosses indicate where the product is not suitable for retail customers.		
	Need a low risk investment option		
Have larger, fixed amounts of cash savings to invest			✓
Do not require access to their funds for the term of the term deposit or are willing to not access their funds for a specified term in exchange for higher interest rates			✓
Seeking certainty with a fixed rate of return on investment			✓
Need the ability to withdraw funds prior to maturity of the deposit without providing 31 days' notice and incurring an interest rate reduction			✗
Minimum eligibility and account criteria not met			✗

<p><b>Distribution Conditions</b></p>	<p>This product is designed to be distributed by G&amp;C Mutual Bank through the following channels:</p> <ul style="list-style-type: none"> <li>▪ online through our website</li> <li>▪ online through relevant third-party comparison sites</li> <li>▪ targeted advertising</li> <li>▪ by phone or email through our Contact Centre</li> <li>▪ in person through our Service Centres</li> </ul> <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"> <li>▪ aged 12 years or older, or if aged under 12, the account signatory must be an adult relative;</li> <li>▪ a permanent resident of Australia; and</li> <li>▪ able to meet our identity verification requirements</li> </ul> <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><b>Reviewing this Target Market Determination</b></p>	<p>We will review this Target Market Determination in accordance with the below:</p> <table border="1" data-bbox="320 913 1538 1529"> <tr> <td data-bbox="320 913 608 972"> <p><b>Initial Review</b></p> </td> <td data-bbox="608 913 1538 972"> <p>Within 12 months of the effective date</p> </td> </tr> <tr> <td data-bbox="320 972 608 1030"> <p><b>Periodic Review</b></p> </td> <td data-bbox="608 972 1538 1030"> <p>Within 18 months of the effective date</p> </td> </tr> <tr> <td data-bbox="320 1030 608 1529"> <p><b>Review Triggers or Events</b></p> </td> <td data-bbox="608 1030 1538 1529"> <p>Any event or circumstances arising that would suggest this TMD is no longer appropriate will prompt a review of this TMD. This may include (but is not limited to):</p> <ul style="list-style-type: none"> <li>▪ A material change to the product or its terms and conditions;</li> <li>▪ A change in our acceptance criteria that impacts on the suitability of the product for the target market;</li> <li>▪ Negative trends across sales and product usage data;</li> <li>▪ Distribution conditions are no longer appropriate;</li> <li>▪ External events such as adverse media coverage or regulatory attention; and</li> <li>▪ Significant numbers of complaints received from customers in relation to the use of the product.</li> </ul> </td> </tr> </table>		<p><b>Initial Review</b></p>	<p>Within 12 months of the effective date</p>	<p><b>Periodic Review</b></p>	<p>Within 18 months of the effective date</p>	<p><b>Review Triggers or Events</b></p>	<p>Any event or circumstances arising that would suggest this TMD is no longer appropriate will prompt a review of this TMD. This may include (but is not limited to):</p> <ul style="list-style-type: none"> <li>▪ A material change to the product or its terms and conditions;</li> <li>▪ A change in our acceptance criteria that impacts on the suitability of the product for the target market;</li> <li>▪ Negative trends across sales and product usage data;</li> <li>▪ Distribution conditions are no longer appropriate;</li> <li>▪ External events such as adverse media coverage or regulatory attention; and</li> <li>▪ Significant numbers of complaints received from customers in relation to the use of the product.</li> </ul>
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<p><b>Reporting</b></p>	<p>We will collect and record details of:</p> <ul style="list-style-type: none"> <li>▪ Product related complaints received each month from customers or distributors.</li> <li>▪ Any significant dealing which is not consistent with this TMD. Reporting must be within 10 business days of becoming aware of any such dealing.</li> </ul>							