

Product Name	Overdraft (S1)		
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"> are seeking an everyday account that provides overdraft access up to an approved credit limit and want the flexibility to access funds as needed are aged 18 years or more and meet the credit assessment criteria for the product 		
	Description of Product, including key attributes		
	This is an overdraft with a number of key attributes: <ul style="list-style-type: none"> limit between \$500 and \$75,000, subject to approval variable interest rate only pay interest on the amount owing no security required non-billing product, no minimum monthly payment, although amount in excess of the approved limit will be required to be repaid quarterly statements access to funds 24 hours, 7 days a week via multiple channels establishment fee applies, no monthly or annual fees <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&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 wanting an overdraft to make purchases on credit, when required, to manage their cashflow. The crosses indicate where the product is not suitable for retail customers.		
	Want value and convenience of a simple, overdraft facility with no ongoing fees instead of using their own funds		
Seek an unsecured amount of credit and access to funds without requiring ongoing approval			✓
Access to funds to help manage day to day expenses with no notice period			✓
Access via ATM, online purchases, online banking and paying bills worldwide 24 hours, 7 days a week			✓
Seeking a fixed interest rate credit facility			✗
Seeking a secured loan term			✗
Cannot meet the product and credit assessment requirements			✗

<p>Distribution Conditions</p>	<p>This product is designed to be distributed by G&C Mutual Bank 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 ▪ 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 ▪ 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>Reviewing this Target Market Determination</p>	<p>We will review this Target Market Determination in accordance with the below:</p>	
	<p>Initial Review</p>	<p>Within 12 months of the effective date</p>
	<p>Periodic Review</p>	<p>Within 18 months of the effective date</p>
	<p>Review Triggers or Events</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"> ▪ A material change to the product or its terms and conditions; ▪ A change in our acceptance criteria that impacts on the suitability of the product for the target market; ▪ Negative trends across sales and product usage data; ▪ Distribution conditions are no longer appropriate; ▪ External events such as adverse media coverage or regulatory attention; and ▪ Significant numbers of complaints received from customers in relation to the use of the product.
<p>Reporting</p>	<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. 	