



# Everyday Edge Account

Effective date: March 2026



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 for this product and certain other information. It forms part of Great Southern Bank's product governance framework for the product.

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

## Target Market

### Objectives and needs

An individual who requires a no interest transaction account to:

- Make regular purchases and deposits.
- Make or receive payments.

An individual who requires a transaction account to meet certain bonus interest conditions attached to the Great Southern Bank Home Saver or Goal Saver savings products.

### Product attributes

This product is a transaction account for customers to regularly access their available cash funds, make regular purchases and receive regular deposits. The product:

- Has no monthly account fee.
- Does not provide interest.
- Includes an international card transaction fee rebate subject to spend and deposit criteria.
- Allows customers to separate their everyday spending from their savings, with features such as the Boost, which will top up savings every time an eligible transaction is made on a linked transaction account.
- Can be accessed via a variety of methods including Great Southern Bank branch, internet banking, mobile banking application, telephone banking.
- Provides multiple methods of payment, customers can:
  - Set up and make Electronic Fund Transfers using Osko®.
  - Set up and make direct debit or PayTo® payments.
  - Set up and receive payments using a PayTo®.
- This product allows customers to use a debit card\* in the following ways:
  - Withdraw cash at an ATM.
  - Pay in a store at point-of sale.
  - Pay without a card present, online, by mail or over the phone.
- Can be used as an eligible Great Southern Bank home loan settlement account.

\* A separate Target Market Determination (TMD) for the Debit Card product can be found at: <https://www.greatsouthernbank.com.au/tools-and-services/target-market-determinations>

## Financial situation

### The financial situation of the Target Market is customers that:

- ✓ Have funds available that they wish to access and do not have a requirement to earn interest on these funds.

### This product is not suitable for customers who:

- Require an interest earning account.
- Wish to offset their account balance against a Great Southern Bank Home Loan.
- Are individuals aged under 18 years.
- Are non-individual, businesses or organisations.
- Are Sole Traders.

## Eligibility criteria and distribution conditions

All applicants must:

- Be aged over 18 years;
- Be an Australian resident; and
- Meet our ID verification requirements to acquire this product.

Joint accounts are available on this product.

This product is available via the Great Southern Bank website, branches and Customer Contact Centre.

| Distribution channel               | Conditions that make this channel appropriate                                                                                                                                                                                                                                                                                                                       |
|------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Branch and phone-assisted channels | The staff that distribute this product: <ul style="list-style-type: none"><li>• Must follow procedures that outline eligibility processes;</li><li>• Undergo appropriate training to understand and discuss the product features and benefits; and</li><li>• Have access to tools and resources such as product information and product comparison tools.</li></ul> |
| Online                             | The online channels provide customers with access to this product, including: <ul style="list-style-type: none"><li>• Comparison pages and educational assets to assist customers with selecting the right product.</li></ul>                                                                                                                                       |

All distribution channels are subject to appropriate controls and/or monitoring.

## Review of this document and associated triggers

The review period of this document is every 24 months, with the next review due March 2028.

Great Southern Bank 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:

| Review trigger    | Description                                                                                                                                                                                                                                                                                                                          |
|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Customer outcomes | Trends in customer outcomes that are significantly inconsistent with the intended product performance, including: <ul style="list-style-type: none"> <li>• Account closures.</li> <li>• Account usage.</li> </ul>                                                                                                                    |
| Complaints        | Trends in customer complaints from customers who hold the product, which relate to the purchase or use of the product, including: <ul style="list-style-type: none"> <li>• Customer understanding of consumer risks or conditions of the product.</li> <li>• Customer understanding of the key attributes of the product.</li> </ul> |

## Review of this document and associated triggers (continued)

| Review trigger                                       | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Incidents and breaches                               | 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.                                                                                                                                                                                                                                                                                     |
| Material product and/ or distribution channel change | Where Great Southern Bank makes a material change to the product construct, key attributes or terms and conditions through any of its distribution channels: <ul style="list-style-type: none"> <li>• Adding, removing or changing a key attribute.</li> <li>• A material pricing change to the associated fees and/ or charges which impacts the overall value proposition.</li> <li>• A substantial change to the distribution strategy or channel(s) of the product.</li> </ul> |
| External events                                      | Where there is a change in the external environment or a legal requirement to do so including: <ul style="list-style-type: none"> <li>• Significant change in economic and market conditions.</li> <li>• Regulatory or legislative requirement.</li> <li>• Notification from ASIC requiring immediate stop of distribution.</li> </ul>                                                                                                                                             |
| Significant dealings                                 | <ul style="list-style-type: none"> <li>• Evidence of any significant dealing in the distribution of the product.</li> </ul>                                                                                                                                                                                                                                                                                                                                                        |

## Reporting Requirements

Great Southern Bank as issuer and distributor of this product will record details of:

| Information type                             | Description                                                                                                                                 |
|----------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| Product related complaints and feedback data | Product related complaints and feedback received each month from customers and distributors.                                                |
| Significant dealings                         | Any significant dealing which is not consistent with this TMD. Reporting must be within 10 business days of becoming aware of such dealing. |
| Sales data                                   | Sales data including number of accounts opened and closed on a quarterly basis.                                                             |

### Appropriateness statement

Great Southern Bank has assessed that the Product including its distribution definitions and key attributes are likely to be consistent with the objectives, needs and financial situations of the target market.

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