

Effective date: 7th May 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 take into account any person’s individual objectives, financial situation or needs. .

The Target Market

Objectives and needs	Product attributes
A business or other non-personal entity who wants to earn interest, save for regular expenses or reinvest in their business.	<p>This product is suitable for customers who want to save their money and to earn interest.</p> <p>Interest rates are variable and can change at any time.</p>
A business or other non-personal entity who needs electronic access and flexibility to withdraw money at any time.	<p>This product is suitable for customers who:</p> <ul style="list-style-type: none"> • have a Business+ Account held in the same name • don't need card access • want to receive statements electronically

Financial Situation

The financial situation of the Target Market are customers who:

- who own or run a small business or other non-personal entity in Australia;
- have, or are prepared to open, a Business+ Account;
- need access to funds at any time;
- want a government-backed safety net for their business deposits of up to \$250,000.

This product is not suitable for someone who needs a savings account for:

- household or personal purposes
- making business deposits or withdrawals by cash, cheque, card or at branch
- making payments directly from the account
- a fixed investment period

Eligibility criteria and distribution conditions

All Great Southern Bank Business+ accounts have eligibility criteria. This product must only be distributed to customers who are:

- at least 18 years old;
- a permanent resident of Australia;
- have an Australian Business Number (ABN); and
- have, or are starting, an enterprise only in Australia as a:
 - o sole proprietor;
 - o proprietary limited (Pty Ltd) company;
 - o partnership between individuals;
 - o trusts (excluding statutory trusts and special disability trusts); or
 - o self-managed superannuation fund.

Applications are only available using the Business+ App or Business+ Online. Customers are required to give their phone number and email address, with each individual requiring a unique email address.

Depending on the type of the business, all owners, directors, trustees or partners must meet identity and ownership requirements.

To hold a Business+ Saver a customer must have or be prepared to open, a Business+ Account in the same name.

Distribution channel	Conditions that make this channel appropriate
Online	<p>The online channels which give customers access to this product and its features, include:</p> <ul style="list-style-type: none"> • the Business+ App and Business+ Online; • comparison pages on the Great Southern Bank website, educational assets and to assist customers with selecting the right product; and • key fact sheets on the Great Southern Bank website, which includes a summary of fees and charges applicable to each product.
Contact Centre / Business centre	<p>Only authorised representatives may distribute this product. They've been trained on this product, the target market and acceptance criteria. They:</p> <ul style="list-style-type: none"> • understand and can discuss the product features, benefits and key differences between business and personal account products; • must follow procedures and policy that outline eligibility and processes; and • have access to tools and resources such as product information and product comparison tools.
Intermediaries	<p>This product is not distributed by third-party intermediaries such as:</p> <ul style="list-style-type: none"> • mortgage or commercial brokers; • accountants or financial planners; • financial comparison websites; and • non-cash payment providers.
<p>All distribution channels are subject to appropriate controls and/or monitoring.</p>	

Review of this document and associated triggers

The review period of this document is every 12 months, with the next review due April 2027.

Great Southern Bank will review this TMD annually, and the below review triggers monthly or sooner if there's evidence to suggest that the below triggers have events outside of defined thresholds, or if an event or circumstance has occurred that would reasonably suggest that the TMD may no longer be appropriate:

Review trigger	Description
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Customer outcomes	Trends in customer outcomes that are significantly inconsistent with the intended product performance: <ul style="list-style-type: none"> • new accounts established; and • account closed within 3 months of opening.
Material complaints and feedback	Trends in customer complaints and feedback from customers who hold the product, which relate to the purchase or use of the product, including: <ul style="list-style-type: none"> • the customer’s understanding of consumer risks or conditions of the product; • the customer’s understanding of the benefits of the product; and • the Customer assessment of the product attributes matching the needs of the customer.
Incidents and breaches	Where deficiencies are found in the product’s design, distribution or disclosure documentation because 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, its benefits or terms and conditions through any of its distribution channels by: <ul style="list-style-type: none"> • adding, removing or changing a benefit; • a pricing change to the fees and/or charges which impacts the product’s value; and • a substantial change to the distribution strategy or channel(s) of the product.
External events	Where there is a change in the economic environment or a legal requirement including: <ul style="list-style-type: none"> • significant change in economic and market conditions; • regulatory or legislative requirement; and • notification from ASIC requiring immediate stop of distribution.
Significant dealings	Evidence of any significant dealing in the distribution of the product.

Reporting Requirements

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

Information Type	Description
Product-related complaints data	Product-related complaints received each month from its 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 monthly.

Appropriateness statement

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