Platinum Credit Card

Effective date: September 2025

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.

Target Market

Objectives and needs	Product attributes
An individual that requires access to a credit line for everyday personal spend or large purchases.	This product is a facility that allows customers to use a credit card in the following ways: • Conduct card present (point of sale) transactions; • Conduct card not present (online / mail / over the phone) transactions; • To use as a payment method for direct debits; • To pay for items via a digital wallet; and • Benefit from a 'cashback' on eligible purchases made on the card
An individual that requires access to cashback for spend and/ or travel insurance over interest free days on retail purchases.	• This product offers 'up to' 55 days interest free on eligible purchases; • This product has a higher purchase rate than some other credit cards • This product does not attract foreign exchange conversion fees on purchases

Financial situation

The financial situation of the Target Market are customers that:

✓ Meet the credit assessment criteria of Great Southern Bank, which includes being able to demonstrate capacity to service the credit facility without substantial hardship; and

✓ Choose a credit limit above $6,000

This product is not suitable for an individual who requires a credit card for:

- A low interest rate on purchases
- Business-related purchases and expenses
- Access to ongoing promotional balance transfer rates
- Gambling or gambling related activities

Eligibility criteria and distribution conditions

All Great Southern Bank credit cards are subject to eligibility and credit assessment criteria. This product must only be distributed to customers who are at least 18 years of age, a permanent resident of Australia and who are able to evidence sufficient income to service the minimum credit card repayment requirements. A minimum income of $35,000 is recommended to apply.

Applications are only available online or via a Great Southern Bank branch. The Great Southern Bank Customer Contact Centre will not distribute this product, but they can help with enquiries.

Distribution channel	Conditions that make this channel appropriate
Branch	The staff that distribute this product: • Must follow policy and procedures that outline eligibility processes; • Undergo appropriate training to understand and discuss the product features, benefits and key differences between credit card products; and • Have access to tools and resources such as product information and product comparison tools.
Online	The online channels provide customers with access to this product, including: • Comparison pages, educational assets to assist customers with selecting the right product; and • Key fact sheets, and a summary of fees and charges applicable to each product.

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

Review of this document and associated triggers

The next review of this document will be September 2026.

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, particularly in relation to: • New accounts established; • Account closures; • Persistent debt indicators, including customers exceeding card limits; and • Delinquency rates and the charging of associated fees
Complaints	Trends in complaints from customers who hold the product, which relate to the purchase or use of the product, particularly in relation to: • Customer understanding of consumer risks or conditions of the product; • Customer understanding of the key attributes of the product; • Credit limit approvals and concerns regarding credit decisions; • Access to, and use of interest free days.
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.

Review of this document and associated triggers (continued)

Review trigger	Description
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: • Adding, removing or changing a key attribute; • A material pricing change to the associated fees and/ or charges which impacts the overall value proposition; and • A substantial change to the distribution strategy or channel(s) of the product.
External events	Where there is a change in the external environment or a legal requirement to do so including: • 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 which is not consistent with this TMD.

Reporting

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 cancelled on a monthly 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.