TEACHERS MUTUAL
BANK LIMITED

GREEN LOAN

Target Market Determination

Date: 30 October 2026

ABOUT THIS DOCUMENT

This Target Market Determination (**TMD**) applies to the Green Loan (**Product**) issued by Teachers Mutual Bank Limited ABN 30 087 650 459, Australian Financial Services Licence/Australian Credit Licence 238981 (**TMBL**). TMBL operates under a number of brand names including Teacher Mutual Bank, Australian Mutual Bank, Health Professionals Bank, Firefighters Mutual Bank and UniBank.

This TMD seeks to give TMBL members, staff, product distributors and other interested parties an understanding of the class of consumers for whom the Green Loan has been designed and how the Product is to be distributed.

This TMD is not, and should not be construed as, a full summary of the Product's terms, conditions and attributes. Nor is it a substitute for the provision of financial advice. When deciding about the product, consumers should refer to the Consumer Lending Terms and Conditions and other relevant disclosure documents, available at *www.tmbank.com.au* (**Terms and Conditions**).

For further information on TMBL's approach to the distribution and development of products for appropriate target markets, please refer to the website, *www.tmbank.com.au/design-distribution-obligations*.

TARGET MARKET DETERMINATION

Issuer: Teachers Mutual Bank Limited ABN 30 087 650 459, Australian Financial Services Licence/Australian Credit Licence 238981

Effective Date: 30 October 2026

Product: Green Loan

A. Class of consumers

Below TMBL summarises the class of consumers comprising the target market for the Green Loan based on the Product's key attributes and those consumers' likely objectives, financial situation and needs. TMBL has assessed that the Product, including its key attributes, are likely to be consistent with the objectives, financial situation and needs of the target market.

PRODUCT DESCRIPTION		
Product Description	An unsecured personal green loan that provides a variable interest rate for a loan term of up to seven years.	
Key Attributes	An unsecured personal green loan with the following key attributes: • variable interest rate; • principal and interest repayments; • loan amount of $5,000 to $40,000; • loan term from 1 to 7 years; • variable interest rate only; • ability to make unlimited additional repayments; • redraw facility.	
Key Fees	What fees may be payable: Refer to the Fees and Charges brochure for full details.	What fees are *not* payable: • no establishment fee, ongoing loan service fee, redraw fee or additional payment fee.

Eligibility	Available to consumers, 18 years of age and over, who meet TMBL's credit assessment requirements. The green loan, is for the following selected green products: • Solar Photo Voltaic panels and systems • Solar battery storage systems • Energy efficient lighting • Home ventilation systems • Water tanks • Energy efficient instantaneous hot water systems • Grey water recycling systems • Insulation materials to reduce consumer heating or cooling costs • Double glazing to reduce noise and provide insulation • Solar appliances

LIKELY NEEDS, OBJECTIVES AND FINANCIAL SITUATION

Class Description	The Product has been designed for consumers who are seeking to purchase selected green products (for personal, household or domestic purposes) using a variable credit rate.
Likely Financial Situation	Consumers who: • meet TMBL's credit assessment requirements which include the capacity to service the credit facility without substantial hardship; and • have access to regular income to meet repayments or a defined exit strategy.
Likely Needs	Consumers who need credit to: • finance a personal green product purchase; or • finance a household related green product purchase.
Likely Objective	Consumers seeking a personal green loan with the following features: • the ability to make unlimited additional repayments; • access to a redraw facility; • the ability to make flexible weekly, fortnightly or monthly repayments; and • the ability to access internet banking, mobile app banking and banking in branch.
Classes of Consumers for whom the Product has not designed	This loan has not been designed for a consumer seeking: • certainty of repayments during a fixed rate period; or • interest only repayments; or • the purchase of products which do not meet the eligibility criteria; or

	• finance for commercial or business purposes.

B. Distribution conditions and restrictions

Below TMBL summarises the conditions and restrictions on distribution of the Product and the distribution channels that are likely to result in distribution to consumers in the target market.

Distribution channels	• Staff assisted channels including via our branches, call centre, video and with a Mobile Banker; • Online channels including our websites.	
Distribution conditions and restrictions	**Retail product distribution conduct (other than general advice)**	• The product is issued by TMBL and is available for distribution through the Australian Mutual Bank brand only. • The Product must not be distributed through third parties. • all distribution channels must be staffed by persons who have been trained in the distribution of this Product; and • the Product can only be distributed to consumers that meet the eligibility requirements for the Product.

DISTRIBUTION DETERMINATION
TMBL has assessed that the distribution strategy is appropriate and is of a nature that it will be likely the Product will be distributed to consumers in the target market.

C. Review

Below TMBL summarises the events or circumstances that reasonably suggest that the TMD is no longer appropriate.

<table>
<tr><td>Review Triggers</td><td colspan="2">The following events and circumstances would reasonably suggest the TMD is no longer appropriate and would trigger a review of the TMD:
significant dealings that are inconsistent with the TMD;
a disproportionately high number of complaints received in relation to the design and/or distribution of the Product;
product attributes
product suitability
product distribution
relevant material change in law, such as changes to applicable legislation, court/AFCA decisions, regulatory guidance or other mandatory requirements which impact the Product’s design and/or distribution;
identified systemic issues in the design and/or distribution of the Product;
material changes to the design and/or distribution of the Product, including its key attributes and terms and conditions; or
other events or circumstances which indicate that the TMD is no longer appropriate (e.g. a disproportionately high number, beyond expected levels, of members switching or closing the Product each month or accounts originated with loan purposes outside of the intended purpose of the Product).</td></tr>
<tr><td rowspan="2">Review Periods</td><td>Next review of this target market determination</td><td>31 October 2027</td></tr>
<tr><td>Periodic reviews following the first review of this TMD</td><td>Annually</td></tr>
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