

This Target Market Determination [**TMD**] is a document of Unity Bank Limited.

This TMD seeks to give our members, staff, product distributors, and other interested parties an understanding of the class of consumers for whom the product described has been designed, how the product is distributed, and related matters.

This TMD is not, and should not be construed as, a full summary of the product's terms and conditions. Nor is it a substitute for the provision of financial advice.

Any advice or information on this TMD does not take into account your personal objectives, financial situation or needs and you should consider whether it is appropriate for you. Please review our Disclosure Documents before acquiring any product.

Product	Mortgage Offset Account
Issuer	<p>Unity Bank Limited ABN/ACN 11 087 650 315 AFSL/Australian Credit Licence 240399</p> <p>Reliance Bank is a division of Unity Bank Limited.</p>
Effective Date of TMD	29 th November 2023
Target Market	<p>Description of target market</p> <p>Consumers that are looking for a fully featured everyday transaction account that provides convenient access to funds and offsets the balance against the amount owing on an Advantage Plus Home Loan.</p> <p>Description of product, including key attributes</p> <p>The Mortgage Offset Account is our everyday transaction account. The balance in this account helps reduce the amount of interest payable under a linked Advantage Plus Home Loan over the long term.</p> <p>The product's key attributes are:</p> <ul style="list-style-type: none"> • 100% interest offset with visa debit – for variable portion of loan only • Funds available at call • Access to funds 24 hours a day, 7 days a week • Convenience of access via the Banking app, Mobile, ATM, Eftpos, Internet and Phone Banking • Access to nationwide branch network and Australian call centre • No minimum monthly deposit amount required • Transfer funds almost instantly with Osko • Withdrawal limits

<p>Target Market (continued)</p>	<p>Description of likely objectives, financial situation and needs of consumers in the target market</p> <p>The product has been designed for consumers that:</p> <ul style="list-style-type: none"> • Wish to offset their account balance against their eligible home loan to reduce interest payable • Have an active Advantage Plus Home Loan • Are seeking the ability to draw on funds for everyday transactions • Are seeking an account to deposit and access funds • Are seeking flexibility in the way funds can be accessed <p>Classes of consumers for whom the product is clearly unsuitable</p> <ul style="list-style-type: none"> • Consumers that do not have an eligible home loan • Consumers that want a higher rate of interest • Consumers that do not want access to funds to limit spending
<p>Distribution</p>	<p>Distribution channels</p> <p>The product is designed to be distributed through the following means and in accordance with Unity Bank process requirements:</p> <ul style="list-style-type: none"> • Direct distribution by Unity Bank employees via branch, online (including social media) and phone <p>Distribution conditions and restrictions</p> <p>The distribution of the product is subject to the following conditions and restrictions:</p> <ul style="list-style-type: none"> • Consumer meets the minimum age of 18 • Consumer is an Australian citizen or permanent resident • Consumer must be a shareholder or become a shareholder of Unity Bank • Unity Bank to ensure staff are accredited and authorised as product distributors <p>Why the distribution conditions and restrictions will make it more likely that the consumers who acquire the product are in the target market</p> <p>Unity Bank completes upfront and ongoing due diligence and monitoring of product training to our staff.</p>

Reviews Triggers

We will undertake a review of this TMD in the following circumstances:

Complaints

- Consumer complaints (in number or significance) within a 3 month period regarding understanding of risks, key terms, conditions or features of this product.

Feedback from Third Party distributors

- Reporting received, or consistent feedback from Third Party distributors which suggests that the target market may no longer be appropriate.

Substantial product change

- When a substantial change is made to the product terms, conditions, or key attributes
- If we make a material change to the design or distribution of the product

Product performance

- Evidence that consumer usage is significantly different from original expectations and contrary to the design of the product
- Evidence that product is no longer meeting the financial situation, needs and objectives of the target market
- Evidence of substantial sales outside of the target market
- If the product's design or distribution receive adverse media coverage

Significant change to the external environment

- Regulatory or legislative environment for this product
- Economic and market conditions

Notification from ASIC and/or AFCA

- ASIC request immediate cessation of product distribution, or cessation of particular conduct in relation to the product
- If ASIC raises concerns about the product's design or distribution
- If the Australia Financial Complaints Authority or a Court raise concerns about the product's design or distribution

Significant dealings

- A significant dealing of the product to consumers outside the target market occurs
- If any other event or circumstance occurs indicating that this TMD may no longer be appropriate.

Where a review trigger or event occurs, we will review this TMD within 10 business days.

Review Periods	<p>Initial review</p> <p>We will undertake a review of this TMD within 12 months of the effective date.</p> <p>Periodic review</p> <p>We will undertake periodic reviews of this TMD at least every 2 years from the initial review.</p>	
Distributors Reporting Requirements	Complaints	<p>Distributors must report any complaints to Unity Bank Limited within 10 business days (in writing) if they become aware of a complaint related to risks, key terms, conditions or features of this product.</p> <p>All complaints in relation to this product will be reviewed and reported accordingly.</p>
	Significant dealings	<p>Unity Bank Limited will report to those required if it becomes aware of a significant dealing that is not consistent with this TMD.</p>