

Target Market Determination: Capital Guarantee Super

Effective Date: 2 February 2026

Issuer: Australian Military Bank Ltd
 ABN 48 087 649 741 | Australian Financial Services Licence and Australian
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What is a Target Market Determination?

A Target Market Determination (TMD) describes:

- ▶ who this product is designed for;
- ▶ conditions of how it is distributed; and
- ▶ events or circumstances that will trigger a review of this document.

We are required to have TMDs under the law. The purpose of the law is to ensure customers are at the centre of how we design and distribute our products.

This TMD is not a Product Disclosure Statement (PDS) and is not a summary of the product terms and conditions. Any advice provided in this document is general advice only. It has been prepared without considering any person's particular objectives, financial situations or needs. More information about this product is contained in the relevant PDS, Terms & Conditions, Schedule of Fees and Charges, and other applicable disclosure documents.

Target Market

This product is designed for customers who are looking to grow their retirement savings in a fixed term deposit or variable savings account.

The table below sets out who is eligible for this product together with their likely objectives, needs and financial situation.

Eligibility	Customers must be: <ul style="list-style-type: none"> ▶ at least 18 years of age; and ▶ an Australian citizen or permanent resident or a New Zealand citizen who permanently lives and works in Australia.
Objectives and needs	Customers who require: <ul style="list-style-type: none"> ▶ a savings account to manage superannuation and save for retirement; ▶ flexibility with investment options; ▶ protection from negative returns.
Financial situation	Customers that are likely to: <ul style="list-style-type: none"> ▶ be receiving superannuation contributions from an employer; ▶ capacity to direct income or personal savings to superannuation; ▶ not require a pension income stream.



This product is not designed for customers who are:

- × under 18 years of age
- × looking for a savings account for purpose other than retirement;
- × seeking exposure to non-cash asset classes for their superannuation;
- × business customers,

Product Key Attributes

The key attributes for this product include:

- ▶ providing long term savings and income in retirement;
- ▶ the ability to rollover existing superannuation balances;
- ▶ asset class that is 100% cash;
- ▶ investment options that include fixed and variable interest rates;
- ▶ for fixed interest rate, the investments is determined by the term selected;
- ▶ a minimum investment and ongoing balance of \$6,000 (with a minimum \$20,000 for fixed interest rate investments);
- ▶ funds that are accessible upon retirement once the conditions of release are satisfied in the form of a lump sum, an account-based pension (income stream) or a combination of both;
- ▶ investment that is Capital Guaranteed, meaning that you are protected against negative investment returns.

Appropriateness of the Product

This product including the key attributes is likely to be consistent with the objectives, needs and financial situation of the target market as it provides customers with a low-risk investment option that delivers a fixed or variable return for those who prioritise capital preservation and predictable returns.

Distribution Conditions

Australian Military Bank has an oversight over how the product is promoted and issued. The table below outlines the distribution channels where the product can be sold and sets out the conditions that apply to each channel.

Distribution Channel	Conditions that make product distribution through the channel appropriate
Assisted channels (e.g. in branch, over the phone, with a relationship manager or mobile banker)	Our people who distribute this product must: <ul style="list-style-type: none"> ▶ be trained on product features, rates / fees, benefits, associated target markets and regulatory obligations; ▶ have access to product materials and tools; ▶ follow a process to review application eligibility; and ▶ only distribute the product to customers who meet the eligibility criteria.
Online channels (e.g. our website, internet banking and mobile banking app)	Our online channels provide customers with: <ul style="list-style-type: none"> ▶ Information about the products with a summary of key benefits, interest rates and fees as well as relevant disclosure documents to assist in making a decision about the most suitable product for their needs; and ▶ contact details and online query form, however it cannot be fully distributed online. The online enquiry form will be directed to an assisted channel to complete.

The distribution conditions will enable the product to reach customers in the target market as:

- ▶ the distribution channel/s are monitored by us; and
- ▶ people who distribute the product receive appropriate training regarding the target market.



Reviewing this document

We will review this TMD every two years, and where an event or circumstance occurs that may suggest that the TMD is no longer appropriate, as follows:

Information Type	Description
Customer outcomes	▶ Trends in data that shows activity not in line with the purpose of the account.
Complaints	▶ Trends in feedback or complaints received from customers who use this product.
Changes to the Product	▶ Material changes are made to the product, rates and/or fees. ▶ Significant changes are required to product terms and conditions. ▶ Changes to the way the product is distributed.
Incident data	▶ A material incident, or a number of significant incidents, that relate to the design or distribution of the product that identify potential, or actual, breaches of our legal or regulatory obligations.
Significant dealings	▶ Any significant dealing of the product to customers who are outside of the Target Market.
Notification from ASIC	▶ ASIC issuing a product intervention power order requiring us to immediately cease issuing or distributing this product.

Questions?

If you have any questions about our products or this TMD, please contact us on 1300 13 23 28 or email us at service@australianmilitarybank.com.au.

