



## Target Market Determination: RSL Everyday Account

**Effective Date:** 10 June 2025  
**Issuer:** Australian Military Bank Ltd ABN 48 087 649 741, Australian Financial Services Licence and Australian Credit Licence Number 237 988  
RSL Money is a business name of Australian Military Bank Ltd

### What is a Target Market Determination?

The purpose of this Target Market Determination (TMD) is to describe:

- ▶ Who this product is designed for;
- ▶ How it is distributed;
- ▶ When this document will be reviewed; and
- ▶ What information is required to be provided to help maintain the accuracy of this document.

### Why do we have TMDs?

The product issuer, Australian Military Bank Ltd, are required to have TMDs, and to comply, with other responsibilities under the Treasury Laws Amendment (Design and Distribution Obligations and Product Intervention Powers) Act 2019. This ensures that our customers will obtain appropriate financial products and 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

RSL members and their spouses, who are looking for an everyday transaction account with the ability to deposit and withdraw funds and make or receive payments.

### Product Key Attributes

The table below matches the Product Attributes to the Objectives and Needs of the Target Market for this product.

Objectives and Needs	Product Attributes
Require a deposit account with the ability to draw on funds for everyday transactions	<ul style="list-style-type: none"><li>▶ This account is designed for those who require a transaction account with the ability to deposit and withdraw funds and make or receive payments..</li><li>▶ Offers Visa Debit Card enabled with Visa payWave for tap and go transactions.</li><li>▶ No minimum balance or deposit amount required.</li></ul>
Seeking flexibility in the way funds can be accessed	<ul style="list-style-type: none"><li>▶ Access to funds via online, mobile, ATM, EFTPOS, Bank@Post, direct credit, direct debit, periodical payments, pay anyone, BPAY®, PayID and PayTo.</li></ul>

Objectives and Needs	Product Attributes
	<ul style="list-style-type: none"> <li>▶ Option to add Visa debit card to your preferred digital wallets.</li> </ul>
Require a bank account with no monthly account keeping fees.	<ul style="list-style-type: none"> <li>▶ No monthly account keeping fees for this account. Other fees may apply, refer to the Schedule of Fees and Charges.</li> </ul>
Contribute to RSL movement and support community initiatives	<ul style="list-style-type: none"> <li>▶ RSL Money contributes 0.20% p.a. of account balances to RSL Australia at no cost to members, creating an opportunity to give back to the community.</li> </ul>

## Eligibility

Who is this product designed for	Who this product is Not designed for
<p>This product is designed for RSL Sub branch members and their spouses:</p> <ul style="list-style-type: none"> <li>✓ Aged 18 years or over; and</li> <li>✓ is an Australian citizen or permanent resident and/or a New Zealand citizen who permanently live and work in Australia.</li> </ul>	<p>This product is not designed for customers who are:</p> <ul style="list-style-type: none"> <li>✗ non RSL sub branches member or member spouse;</li> <li>✗ looking for a product that earns high rates of interest;</li> <li>✗ business customers; or</li> <li>✗ seeking an overdraft facility.</li> </ul>

## Distribution Conditions

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)	<p>Our people who distribute this product:</p> <ul style="list-style-type: none"> <li>▶ are trained on product features, rates / fees, benefits, associated target markets and regulatory obligations;</li> <li>▶ have access to product materials and tools;</li> <li>▶ follow a process to review application eligibility.</li> </ul>
Online channels (e.g. our website, internet banking and mobile banking app)	<p>Our online channels provide customers with:</p> <ul style="list-style-type: none"> <li>▶ 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;</li> <li>▶ contact details and online enquiry form, however it cannot be fully distributed online. The online enquiry form will be direct to assisted channel to complete.</li> </ul>
Aggregators	<ul style="list-style-type: none"> <li>▶ We may use comparison websites that provide a link to our website.</li> </ul>



## 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 ('Review Triggers'), as follows:

Information Type	Description
Customer outcomes	<ul style="list-style-type: none"><li>▶ High numbers of account closure.</li><li>▶ High number of accounts that have no transaction activity.</li></ul>
Complaints	<ul style="list-style-type: none"><li>▶ Trends in feedback or complaints received from customers who use this product.</li></ul>
Changes to the Product	<ul style="list-style-type: none"><li>▶ Material changes are made to the product, rates and/or fees.</li><li>▶ Significant changes are required to product terms and conditions.</li><li>▶ Changes to the way the product is distributed.</li></ul>
Incident data	<ul style="list-style-type: none"><li>▶ 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.</li></ul>
Significant dealings	<ul style="list-style-type: none"><li>▶ Any significant dealing to customers who are outside of the Target Market.</li></ul>
Notification from ASIC	<ul style="list-style-type: none"><li>▶ ASIC issuing a product intervention power order requiring us to immediately cease issuing or distributing this product.</li></ul>

## Reporting Requirements

Australian Military Bank will collate and report internally on the following:

Information Type	Time Frame
Product related complaints and feedback	Quarterly
<p>If there is a significant dealing with the product which is inconsistent with the TMD based on:</p> <ul style="list-style-type: none"><li>▶ Proportion of customers not in the target market.</li><li>▶ Actual or potential harm to customers, including amount of loss.</li><li>▶ Nature and extent of inconsistency of distribution to the target market determination.</li></ul>	Within 10 business days of becoming aware of such dealing.

## Questions?

If you have any questions about our products or this TMD, please contact us on 1300 000 775 or email us at [service@rslmoney.com.au](mailto:service@rslmoney.com.au).

