Target Market Determination
Bridging Loan

Bank Australia

Target Market Determination
Bridging Loan

A Target Market Determination (TMD) is a document which describes who a product is intended to be appropriate for based on a consumer's needs, financial situation and objectives (target market). A TMD is not a product disclosure statement and is not a full summary of the product features or the terms of the product.

It helps us make sure we're keeping customers at the center of our approach to the design and distribution of our financial products. The design and distribution obligations are intended to help consumers obtain appropriate financial products by requiring issuers and distributors to have a consumer-centric approach to the design and distribution of products. A TMD describes any conditions around how the product can be distributed to customers. It also describes the events or circumstances where we may need to review the TMD.

Product	Bridging Loan
Issuer	Bank Australia Limited | ABN 21 087 651 607 | AFSL/Australian Credit Licence Number 238431
Date of TMD	20 November 2025
Target market	**Description of target market** Retail customers who: • are aged 18 years or more and meet the credit assessment criteria for the product • are a permanent resident of Australia or hold a relevant work visa • are willing and able to offer a first registered mortgage over real property (or other acceptable security) as security for the loan • wish to build or purchase a home while selling an existing home • need the flexibility to make additional repayments on existing property • do not need the facility to redraw advance repayments

	Description of product, including key attributes This is a Bridging Loan security over real property. The key attributes are: • Minimum Loan amount $10,000 • Loan terms of up to 12 months • Variable Interest Rate • Repayment required when existing property sells or the 12 month term has matured (whichever comes first) • Must provide a registered first mortgage over real property or other acceptable security • Redraw is not available • Offset is not available • Establishment fees apply For further information refer to Disclosures https://www.bankaust.com.au/ for: • Product terms and conditions • Product fees and rates
Distribution conditions	This product is distributed by the issuer through the following channels: • Branches • Contact centre • Online • Broker Distribution conditions for this product include: • ensuring that retail customers meet the eligibility requirements for the product • ensuring that distribution is by appropriately trained staff • mortgage brokers must hold an accreditation with Bank Australia There are no other distributors for this product.
Review triggers	The review triggers that would reasonably suggest that the TMD is no longer appropriate include: • a significant dealing of the product to consumers outside the target market occurs • a significant number of complaints are received from customers in relation to their purchase or use of the product that reasonably suggests that the TMD is no longer appropriate • a material change to the product or the terms and conditions of the product occurs which would cause the TMD to no longer be appropriate • a notification from ASIC requiring immediate cessation of product distribution or particular conduct in relation to the product

<table>
<tr><td>Review periods</td><td colspan="3">Date of superseded TMD: 20 November 2024

Next review due: 5 October 2026

Review Period: At least every 12 months from the start date of this Target Market Determination</td></tr>
<tr><td>Distribution information reporting requirements</td><td colspan="3">The following information must be provided to Bank Australia by distributors who engage in retail product distribution conduct in relation to this product:</td></tr>
<tr><td></td><td>Type of information</td><td>Description</td><td>Reporting period</td></tr>
<tr><td></td><td>Significant dealing(s)</td><td>Date or date range of the significant dealing(s) and description of the significant dealing (e.g. why it is not consistent with the TMD)</td><td>As soon as practicable, and in any case within 10 business days after becoming aware</td></tr>
<tr><td></td><td>Complaints</td><td>Number of complaints and the substance of those complaints</td><td>Monthly</td></tr>
</table>

0925/BAU851