Target Market Determination
Commercial Access Account

Bank Australia

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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	Commercial Access
Issuer	Bank Australia Limited | ABN 21 087 651 607 | AFSL/Australian Credit Licence Number 238431
Date of TMD	2 September 2026
Target market	**Description of target market** For business customers who: • are a sole trader, in a partnership, a Pty Ltd or public company, a self-managed super fund, or an association • need an everyday business banking transaction account with full access to their available funds and the ability to conveniently deposit and withdraw funds through a range of payment methods • want the option to manage money any time via our fully featured Bank Australia app, Internet Banking, Branch and ATMs This product is not suitable for: • Retail customers who are not a sole trader, in a partnership, a Pty Ltd or public company, a self-managed super fund, or an association • A school or not for profit organisation **Description of product, including key attributes** The key attributes are: • Deposit or withdraw funds via Bank Australia app, Internet banking, Branch or ATMs • Visa Debit card access to withdraw own funds as cash or make purchases and payments • Monthly account fee. The fee will be waived for a school or not-for-profit entity or if you have a Bank Australia Offset Home Loan or Clean Energy Home Loan in the same name For 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 • Business Banking teams • Impact Lending teams • Online – Bank Australia website provides information only about this product including interest rates, and applicable fees and features. Distribution conditions for this product include: • ensuring that business customers meet the eligibility requirements for the product • ensuring that distribution is by appropriately trained staff 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
Review periods	Next review due: The initial review date and each ongoing review, must be completed no later than 12 months from the date of this TMD Review Period: At least every 12 months from the start date of this Target Market Determination
Distribution information reporting requirements	The following information must be provided to Bank Australia by distributors who engage in retail product distribution conduct in relation to this product:

Type of information	Description	Reporting period
Significant dealing(s)	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)	As soon as practicable, and in any case within 10 business days after becoming aware
Complaints	Number of complaints and the substance of those complaints	Monthly

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