Target Market Determination (TMD)
Everyday Start Account

Product	My Everyday Start Account
Issuer	Goulburn Murray Credit Union Co-operative Ltd ABN 87 087 651 509 AFSL 241364
Date of TMD	01/08/2026
Target Market	***Description of target market*** The Everyday Start Account is specifically designed for all customers under 30 years of age. This account is designed for the customers who are looking for a flexible transaction account that is fee free, easy, and convenient to use. ***Description of product, including key attributes*** Everyday transaction account that is fee free. Everyday Start is a flexible account that has funds at call and offers several access options. The following access methods are available: • Online using Internet Banking or on a smart device using the GMCU App. • Visa Debit Card. • ATM access. • Branch access. Interest is calculated on the minimum monthly balance and paid annually on the last day of March. ***Description of likely objectives, financial situation and needs of consumers in the target market*** These products are designed for consumers who are: • <u>Likely objectives:</u> under 30 years of age seeking fully featured transaction account options; seeking the ability to have access to their funds; seeking flexibility in the way funds can be accessed; seeking security of funds and a fee free account. • <u>Likely financial situation</u>: wide range of income and savings levels; wide range of employment statuses; wide range of spending habits. • <u>Likely needs:</u> ability to access funds as required and with flexible options, interest bearing and fee free account, security of funds (low risk product). ***Explanation of why the product is likely to be consistent with the likely objectives, financial situation and needs of consumers in the target market*** This product is easy to use, flexible and not complex; the low fees and low risk associated with the products; the product's applicability to a wide range of potential financial situations and life stages.
Distribution Conditions	***Distribution conditions*** This product may be distributed in branch by appropriate authorised bankers or Online. ***Why the distribution conditions and restrictions will make it more likely that the consumers who acquire the product are in the target market*** Bankers will consider personal circumstances in recommending appropriate products and Online restrictions are in place.

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<tr><td rowspan="1">Review Triggers</td><td colspan="3">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.
High number of customers switching from this account.</td></tr>
<tr><td rowspan="4">Distribution Reporting Requirements</td><td colspan="3">The following information must be provided to gmcu by distributors who engage in retail product distribution conduct in relation to this product:</td></tr>
<tr><td>Type of information</td><td>Description</td><td>Reporting period</td></tr>
<tr><td>Complaints</td><td>Number of complaints</td><td>Monthly to gmcu</td></tr>
<tr><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>Review Periods</td><td colspan="3">First review date: within twelve months.

Periodic reviews: at least every three years after the initial and each subsequent review.</td></tr>
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