

Target Market Determination

Product	Term Deposit Account - 31 days to 2 years
Issuer	in1bank Ltd ABN 62 627 541 011 ACN 627 541 011 AFSL 515926
Date of TMD	1st October 2024
About this document	<p>This target market determination (TMD) applies to the Term Deposit Account –31 days to 2 years. It sets out the class of customers for which this product has been designed, having regard to likely needs, objectives and financial situation of that class.</p> <p>This document is not intended to provide financial advice and does not take into account any person's individual needs, objectives or financial situation.</p> <p>In addition to this TMD, customers must refer to in1bank's Terms and Conditions and any supplementary documents, which contain additional information to assist customers when making a decision about this product.</p> <p>The TMD applies to the in1 account (Personal Transaction Account) and 1busdeposit (Business Transaction Account) referred to in the following documents:</p> <ul style="list-style-type: none"> • in1bank Terms & Conditions, • Fees & Charges, • Interest Rate Sheet. <p>These documents can be accessed by visiting the in1bank website or by contacting in1bank through the in1bank App.</p>
Target Market	<p>Description of target market</p> <p>The Term Deposit Account - 31 days to 2 years is a basic deposit account in which customers can invest their funds at a higher interest rate for a fixed period of between 31 days and 2 years.</p> <p>This product is designed for retail customers looking for a fixed interest rate for the term of their investment, with interest being paid either monthly, quarterly, half yearly, annually or at maturity.</p> <p>Description of product including key attributes</p> <p>The Term Deposit Account is a basic deposit account with low risk.</p> <p>There is a minimum opening balance of \$3,000, and maximum balance of \$250,000. The Term Deposit Account can be opened as an individual or a business account, and for a term of between 31 days and 2 years.</p> <p>Interest on the Term Deposit Account may be paid, monthly, quarterly, six monthly, annually or at maturity. Customers should refer to the Interest Rate Sheet for further information about the interest on the account.</p>

	<p>Funds can only be transferred into a Term Deposit Account from a customer's in1bank transaction account (in1account or in1BizAccount) in real time. Funds can only be transferred out of a term deposit to the customer's in1bank transaction account in real time either during the grace period or at maturity. At maturity, customers also have the option to re-invest the term deposit.</p> <p>Likely needs, financial situation and objectives of target market</p> <p><i>This product has been designed for customers who:</i></p> <ul style="list-style-type: none"> • Likely objectives: are seeking a fixed rate of return for the period of their investment; are seeking a higher rate of return on their investment than a basic transaction account; are seeking some capital growth; desire security of funds. • Likely financial situation: have a wide range of income and savings levels; have a wide range of employment statuses; are at a wide range of ages and life stages. • Likely needs do not require access to the funds for the term of the investment; require the interest for income purposes or growth in funds; need security of funds (low risk product). <p>This product has been designed for classes of customers who:</p> <ul style="list-style-type: none"> • Wish to have an account that they can invest their money for a higher rate of interest than a basic transaction account for a specific period. • Are seeking to grow their investment for a specific purpose. • Seek security of funds in the form of a 100% Australian government guarantee on combined balances of up to \$250,000 per customer. <p>This product has not been designed for classes of customers who:</p> <ul style="list-style-type: none"> • Don't have or do not want to have access to digital systems. • Seek immediate returns or income from their investment. • Requires access to their funds during the term of the contract.
<p>Distribution Conditions</p>	<p>Distribution conditions</p> <p>The Term Deposit Account - 31 days to 2 years is designed to be distributed through in1bank's website and Mobile APP. For the Term Deposit Account – 31 days to 2 years, distribution channels may include: online or by phone. in1bank will ensure that telephone distribution is done by appropriate authorised bankers.</p>
<p>Review Triggers</p>	<p>The review triggers that would reasonably suggest that the product is no longer appropriate include:</p> <ul style="list-style-type: none"> • A significant number of complaints is received from customers in relation to their purchase or use of the product that reasonably suggests that the product is no longer appropriate. • A material changes to the product or the terms and conditions of the product occurs which would cause the product to no longer be appropriate. • A significant dealing to customers outside the target market occurs.

Review Periods	1st October 2025 Periodic reviews: The product and target market determination will be reviewed every twelve months.		
Distribution Reporting Requirements	The following information must be provided to in1bank by distributors who engage in retail product distribution conduct in relation to this product:		
	Type of information	Description	Reporting period
	Complaints	Number of complaints	Every 3 months
	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
Sales data	in1bank will receive reports on relevant sales consumer data in relation to this TMD.	Monthly	

Disclaimer

All information in this TMD is of a general nature only and does not take into account your individual objectives, financial situation or specific needs. You should consider how the information in this TMD meets your needs before deciding to apply for an in1bank Product. In particular, you should seek independent financial advice and read the relevant terms and conditions and relevant Product documents prior to making a decision. Past performance is not an indication of future performance. Eligibility criteria, fees and charges and terms and conditions apply to the Product.