

Target Market Determination

Product	in1Account Personal Transaction Account
Issuer	in1bank Ltd ABN 62 627 541 011 ACN 627 541 011 AFSL 515926
Date of TMD	1 st October 2025
About this document	This target market determination (TMD) applies to the in1Account (Personal Transaction Account). 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. This document is not intended to provide financial advice and does not take into account a person's individual needs, objectives or financial situation. 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. The TMD applies to the in1bank Personal Transaction Account referred to in the following documents: • in1bank Terms & Conditions, • Fees & Charges, • Interest Rate Sheet. These documents can be accessed by visiting the at in1bank website or by contacting in1bank by contacting in1bank through the in1bank App.
Target Market	Description of target market The Personal Transaction Account is: • a basic everyday transaction account which customers can use for everyday transactions and spending; • easy to use, flexible and not complex; • a low fee transaction account for various customers. This product is designed for retail customers looking for a flexible bank account for their everyday banking needs. It is designed so that customers can have ease of access to their funds, including having funds credited to or debited from the product. Description of product including key attributes The Personal Transaction Account is a basic deposit product with inherently low risk. There is no minimum opening balance, and no maximum balance. The Personal Transaction Account can be opened as an individual or joint account and can be terminated at call.

	Interest on the Personal Transaction Account is paid monthly, and customers should refer to the Interest Rate Sheet for further information. Funds can be transferred into the Personal Transaction Account from another in1bank account in real time, and from other accounts with financial institutions within two business days. Funds can be withdrawn by transferring to another in1bank account in real time or to accounts with other financial institutions. Customers may be charged fees in certain circumstances. For more information about fees, customers should refer to the Account & Services Charges Likely needs, financial situation and objectives of target market <i>This product has been designed for customers who:</i> • Likely objectives: are seeking a deposit account; are seeking the ability to draw on funds for everyday transactions; are seeking flexibility in the way that funds can be accessed; are seeking security of funds; are seeking long term capital growth through earning interest. • Likely financial situation: have a wide range of income and savings levels; have a wide range of employment statuses; have a wide range of spending habits; are at a wide range of ages and life stages. • Likely needs: need the ability to withdraw funds easily and immediately; need security of funds (low risk product). This product has been designed for classes of customers who: • Wish to have an account that they can have their money deposited into and withdrawn from; • Need to access their funds via a digital platform; • Seek security of funds in the form of a 100% Australian government guarantee on combined balances of up to \$250,000 per customer. This product has not been designed for classes of customers who: • Do not have or do not want to have access to digital systems; • Seek a higher interest earning on their funds; • Are not in a position to pay any fees.
Distribution Conditions	Distribution conditions The Personal Transaction account is designed to be distributed through in1bank's website and Mobile APP. For the Personal Transaction Account, distribution channels may include online or by phone. in1bank will ensure that telephone distribution is done by appropriate authorised bankers.
Review Triggers	The review triggers that would reasonably suggest that the product is no longer appropriate include: • 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 change 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 2026 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 received	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.