Level 14/191 St Georges Terrace
Perth WA 6000

Target Market Determination

Cash Management Account

Issued by BNK Banking Corporation Limited trading as Goldfields Money

ABN 63 087 651 849 AFSL 246884

This Target Market Determination (TMD) describes the type of customer for which the Cash Management Account (CMA) is designed for, having considered the likely objectives, financial situation and needs of customers in the target market.

Effective Date: 31 October 2025

Target Market

Customer needs and objectives	Product attributes
A customer that wants a transaction account for day-to-day use with the ability to deposit and withdraw funds and make or receive payments.	Customers can deposit, withdraw or transact on the account via different channels, including: • Debit Card. • Electronic payment service. • Bill payment service. • Direct Debit and Direct Credit. • Online Banking. • ATM withdrawals.
Customer financial situation	**Product attributes**
A customer that: • Is seeking an account that pays a competitive variable rate of interest on deposited funds. • Is seeking no monthly account fee. • Needs at call access to their funds.	This account: • Pays a competitive variable rate of interest on deposited funds. • Has no monthly account fee. • Provides customers with at call access to funds.

Not suitable

A BNK Banking Corporation Limited (BNK) CMA is not suitable for customers who want the ability to:

- Deposit or draw cheques; or
- Withdraw physical currency at a branch; or
- Receive assistance with their account at a branch.

Key Eligibility Requirements

The customer must:

- Be an individual aged 18 years or older; or
- Be one of the following entity types, with at least one signatory aged 18 years or older with an Australian residential address:
  - A domestic business such as a sole trader, partnership, or company, with an ABN or ACN; or

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  - A trustee of a trust or superannuation fund, an association, a registered co-operative, a body corporate or a government body; and
- Have an Australian residential address; and
- Maintain a current email address, Australian mobile phone number, and have access to an electronic device with a working internet connection.

Distribution

Distribution Channel	**Distribution Conditions**
BNK channels	Only general advice will be provided on the CMA product through public channels, such as: • BNK's customer call centre; or • BNK's website The CMA product can only be distributed via BNK's website.
Accredited third party channels	Distributors providing advice and/or services relating to the CMA must: • Hold an Australian Financial Services Licence (AFSL); or • Be an authorised representative of an AFSL holder; and • Comply with the terms and conditions of any relevant distribution agreement or arrangement. These conditions ensure that those who distribute the product on behalf of BNK are appropriately authorised, monitored, are subject to compliance obligations; and will comply with the relevant terms and conditions.

Marketing

Marketing and Promotion Conditions *Details the conditions of marketing and promoting this product by the distributors.*	All marketing materials released to the target market by BNK are prepared in accordance with BNK's processes and controls to ensure that those materials are consistent with this TMD. All promotional materials written by BNK and provided to BNK's distribution channel are prepared in accordance with BNK's processes and controls to ensure that those materials are consistent with this TMD. All marketing and/or promotional material prepared by third parties is to be consistent with this TMD. BNK requires all distributors to ensure that any representations of BNK's products are accurate, not

	misleading, and comply with applicable legal and regulatory obligations. Failure to do so may result in the withdrawal of distribution rights or other remedial action, as deemed appropriate by BNK. BNK recommends that such materials be submitted for prior approval to ensure compliance. Advertising material includes: • Internet advertising and website content, including banner ads, video streaming and social networking; • Social media and internet discussion sites; • Mobile phone messaging; • Product brochures and promotional fact sheets; • Direct email or digital messaging; • Promotional material offered to BNK's distribution channel

Distributor Reporting Requirements (internally and through Distribution Channels)

Reporting Period	Reporting information is to be reported quarterly during each calendar year. Reporting periods are: • Quarter ending 31 March • Quarter ending 30 June • Quarter ending 30 September • Quarter ending 31 December	
Reporting Information	Third party distributors of these products must provide BNK with the following information as soon as practical, or within 10 business days after the reporting period, unless otherwise specified.	
	Complaint information	Full details of any complaints received in relation to this product, including: • Number of complaints. • Nature and circumstances of the complaints.
	Feedback	Feedback that the target market or key product attributes may no longer be appropriate and not meeting the likely needs, objectives or financial situation of the target market.
	Significant dealings	A distributor must notify BNK in writing as soon as possible, or within 10 business days of becoming aware of a significant dealing. The notification must include the following information: • The date or date range when the significant dealing occurred; • A description of the dealing and an explanation on why it is deemed

		significant and inconsistent with the TMD; • Steps taken or to be taken because of the dealing; and • How the significant dealing was identified.

Review

Periodic Review	Every 2 years from the Effective Date to ensure it remains appropriate, or earlier if other circumstances occur which trigger the need to review the TMD.
Review Trigger	This TMD must be reviewed and if needed, changed or withdrawn, should any of the following occur: • An unexpected increase in material complaints about the product; • BNK determining that product features (for example interest and charges) are not operating in accordance with the terms and conditions, or have significantly changed and do not match this TMD; • A material change is made to this product; • Receiving consistent distributor feedback or reporting which suggests this product does not meet this TMD; • A significant dealing in or distribution of this product outside of the suitability, conditions and restrictions of this TMD; • A regulator requiring some or all of the activities involved in distribution of this product to be changed or withdrawn; • A significant breach has occurred in association with this product; or • A significant change to the enforceable regulations that govern the product or direct intervention from any of the governing bodies.
Distribution Information: *This is information obtained about distribution feedback and performance to enable BNK to assess and decide whether the TMD may no longer be appropriate.*	BNK will reassess the TMD to determine whether it is still appropriate based on the reporting from distributors or consistent feedback from distributors or customers which suggests that the TMD may no longer be appropriate.