

| Product | Personal Visa Credit Card |
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| Issuer | Queensland Country Bank Limited ABN 77 087 651 027 (Queensland Country Bank) AFSL/Australian Credit Licence 244 533 |
| Date of Target Market Determination (TMD) | 29 September 2023 |

Target Market

Description of target market

Current and future Members of Queensland Country Bank who are looking to have a credit card with easy repayment methods. Members must be at least 18 years of age, be an Australian citizen or have a valid Australian visa. Member must also meet Queensland Country Bank's loan application and servicing policy and Know Your Customer and anti-money laundering/counter terrorism financing (AML/CTF) requirements.

Description of product, including key attributes

Personal Credit Card for purchases either in-store, online or over the phone.

- Low competitive interest rate on both purchases and cash advances
- Low annual fee
- Free additional card for another cardholder
- Visa paywave
- Up to 55 days interest free on credit purchases (excluding ATM withdrawals)
- 24/7 access
- Google Pay & Apple Pay
- Increased fraud protection and security
- Easy repayment options available
- ATM access

Description of likely objectives, financial situation and needs of consumers in the target market

This product is designed for Members and future Members of Queensland Country Bank who:

- are looking to make purchases on credit either in-store, online or over the phone
- are seeking easy repayment methods
- are of a Minimum age of 18 years who meet Queensland Country Bank loan application and servicing policy, Know Your Customer and AML/CTF requirements.

Target Market

Classes of consumers for whom the product is clearly unsuitable

This product is not suitable for Members or future Members who:

- are under the age of 18
- do not meet the target market determination
- are without capacity (without appropriate representation) to be bound by contract

Distribution Conditions

Distribution conditions

Distribution of the Personal Credit Card can be provided through all channels which include, in branch, online, by phone or through our Broker Network relationships and will be undertaken by accredited lending staff. Marketing of the Personal Credit Card may include website and other media channels such as online, radio, TV and paper articles.

Why the distribution conditions and restrictions will make it more likely that the consumers who acquire the product are in the target market

Irrespective of the distribution channel, this account cannot be opened by Members without meeting the key eligibility requirements.

Reviewing this Target Market Determination

We will review this Target Market Determination in accordance with the below:

Initial review

Within twelve (12) months of the effective date

Periodic reviews

Review to be undertaken each 12 month period after the initial commencement date

Review triggers or events

The review triggers that would reasonably suggest that the TMD is no longer appropriate are:

- A significant dealing of the product to consumers outside the target market occurs;
- Where applicable, feedback from Members
- A systemic issue across the product lifecycle
- Material change to the product features, benefits, fee structure or the terms and conditions

Reporting and monitoring this Target Market Determination

We will collect and review/report on the following information in relation to this TMD

Complaints

All complaints in relation to this product on a monthly basis. This will include written details of the complaint.

Significant dealing(s)

Report if we become aware of a significant dealing in relation to the product that is inconsistent with the TMD as soon as practicable and in any case within 10 business days.

Material Change

Review any material detrimental member impact from product changes at the time of effective material change.