

Product	Future Start Account
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 savings account with a bonus interest rate. Members must be between 18 and 23 years of age, be an Australian Citizen or have a valid Australian Visa, be undertaking full-time studies or an Australian apprenticeship and meet Queensland Country Bank's Know Your Customer and anti-money laundering/counter terrorism financing (AML/CTF) requirements.

Description of product, including key attributes

Future Start Account is designed to assist you to save and achieve a bonus interest rate.

- Bonus interest rate earned each month that you deposit at least \$5 and make no more than one withdrawal in the same month
- Unlimited free everyday transactions
- No monthly account service fee
- To help you save, funds can only be withdrawn by transferring to another account or visiting a branch
- 24/7 internet and phone banking access
- Mobile app

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 wanting an account to assist them to save
- are seeking to achieve a bonus interest rate
- between 18 and 23 years of age who are either full-time students or apprentices and meet Queensland Country Bank's 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 not between 18 and 23 years of age and either a full-time student or apprentice
- are without capacity (without appropriate representation)

Distribution Conditions

Distribution conditions

Distribution of the Future Start Account can be provided through all channels which include, in branch, online or by phone. Marketing of the Future Start Account 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
- External events such as adverse media coverage or regulative attention

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.