

Product	Business Online Saver 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)	27 March 2026

Target Market

Description of Target Market

Current and future Members of Queensland Country Bank who are looking to have a business account to operate online and earn interest. Members must be at least 18 years of age, must be an Australian Citizen or have a valid Australian Visa, operate a business and meet Queensland Country Bank's Know Your Customer and Anti-Money Laundering/Counter Terrorism Financing (AML/CTF) business requirements.

Description of product, including key attributes

Business Online Saver Account for low volume business transactions

- No monthly account service fee
- Earn interest on the whole account balance
- Interest calculated on daily balance, paid monthly
- Internet and mobile banking access
- Free internal transfers to a linked transaction account
- Access your funds in branch (fees apply)
- BPAY[®], direct debits and external transfers available directly from your Online Saver Account (fees apply)
- Internet banking ABA file (imported bulk payment file, e.g. payroll payments) individual payments to another financial institution

Target Market

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 a fully registered Proprietary Limited (Pty Ltd) company, a constituted trust, a simple partnership or sole trader business structure.
- are looking for a business account to operate online
- are seeking to have no monthly service fee and to earn interest on funds
- want a government-backed safety net for their business deposits of up to \$250,000
- Depending on the type of the business, all owners, directors, trustees or partners must meet Queensland Country Bank's Know Your Customer and Customer Due Diligence requirements under the AML/CTF obligations for non-personal entities

Classes of consumers for whom the product is clearly unsuitable

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

- need a bank account for personal use
- do not meet the Target Market Determination
- are without capacity (without appropriate representation)

Distribution Conditions

Distribution conditions

Distribution of the Business Online Saver Account can be provided through all channels which include, in branch, online or by phone. Marketing of the Business Online Saver Account may include website and other media channels such as online, radio, TV and paper articles.

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

Additional periodic reviews to be undertaken every 24 months

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 who are 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.