

## TARGET MARKET DETERMINATION

<b>Product Name</b>	Revolving Line of Credit (and associated Guarantee, where applicable)												
<b>Start Date</b>	5 October 2023												
<b>Description</b>	The Revolving Line of Credit turns equity in a residential property into a ready source of funds which can be used for any personal purpose. These funds can be used (up to an agreed limit) as would a credit card, and any repayments made are accessible at any time.												
<b>Target Market</b>	<p><b>Objectives, financial situation and needs of the Target Market</b></p> <ul style="list-style-type: none"> <li>• Individuals wanting the ability to put a deposit on a new property.</li> <li>• Individuals looking to renovate their existing home.</li> <li>• Individuals with existing equity in a residential property wanting extra funds for personal use.</li> </ul> <p><b>Eligibility criteria for the product</b></p> <ul style="list-style-type: none"> <li>• Individuals with existing equity in a residential home or investment property.</li> <li>• Minimum loan amount: \$20,000</li> <li>• Maximum loan amount: up to \$500,000</li> <li>• Successful completion of applicable Arab Bank Australia Limited (ABAL) identification check requirements.</li> <li>• The security for this product should be a residential property. Maximum loan to value ratio is 80% of the property value.</li> </ul> <p><b>Key features of the product</b></p> <ul style="list-style-type: none"> <li>• Ability to access to the funds through EFTPOS, ATM, or aba.online</li> <li>• Interest only repayments</li> <li>• No set repayment schedule</li> <li>• Ability to deposit salary or any other income directly into the facility (every dollar deposited into the facility immediately reduces interest repayments due)</li> <li>• Ability to access funds paid into the facility at any time (up to an agreed limit)</li> <li>• Ability to access funds online via internet banking application</li> <li>• competitive rates of interest</li> </ul> <p><b>Fees and Charges</b></p> <ul style="list-style-type: none"> <li>• <u>Establishment Fee</u>: Nil</li> <li>• <u>Annual Fee</u>: Payable yearly commencing on the first anniversary date of facility.</li> </ul> <table border="1"> <thead> <tr> <th>Amount</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>\$0 - \$99k</td> <td>0.50%</td> </tr> <tr> <td>\$100k - \$199k</td> <td>0.30%</td> </tr> <tr> <td>\$200k - \$299k</td> <td>0.15%</td> </tr> <tr> <td>\$300k - \$399k</td> <td>0.10%</td> </tr> <tr> <td>\$400k - \$500k</td> <td>0.06%</td> </tr> </tbody> </table> <p><b>Why the product is likely to be consistent with the likely objectives, financial situation and needs of the target market</b></p> <ul style="list-style-type: none"> <li>• Ability to deposit salary or any other income directly</li> <li>• Ability to only pay interest offers flexibility</li> <li>• Ability to access funds at any time up to the agreed limit.</li> </ul>	Amount	Rate	\$0 - \$99k	0.50%	\$100k - \$199k	0.30%	\$200k - \$299k	0.15%	\$300k - \$399k	0.10%	\$400k - \$500k	0.06%
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<b>Distribution Conditions</b>	<p><b>Distribution Conditions for the product</b></p> <p>The distribution of this product is subject to the following conditions and restrictions:</p>												

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<b>Product Name</b>	Revolving Line of Credit (and associated Guarantee, where applicable)
	<ul style="list-style-type: none"> <li>ABAL staff that distribute this product must meet ABAL's minimum qualification requirement and hence must possess the following: <ul style="list-style-type: none"> <li>Tier 2 General Advice Deposit Products</li> </ul> </li> <li>This product cannot be distributed through third parties</li> <li>The product can only be distributed to retail customers in accordance with ABAL's product and process requirements</li> <li>This product can be distributed: <ul style="list-style-type: none"> <li>In branch; or</li> <li>Online via Internet Banking.</li> </ul> </li> </ul> <p>ABAL views that these conditions are appropriate and are of a nature that the distribution of the product will likely be consistent with the target market as ABAL will have close oversight of how the product is promoted and distributed by staff who are sufficiently qualified.</p>
<b>Review Triggers</b>	<p>The TMD may no longer be considered appropriate and a review of this TMD must be undertaken by ABAL, if any of the below review triggers occur:</p> <ul style="list-style-type: none"> <li>A significant number of complaints received from customers who acquired the product, which relate to the customer's purchase or use of the product and which shows that the TMD may no longer be appropriate for the product</li> <li>A material incident or significant number of incidents which relates to customer's purchase or use of the product and which shows that the TMD may no longer be appropriate for the product</li> <li>A significant dealing of this product to customers who are outside the Target Market</li> <li>The receipt of a product intervention power order note from ASIC requiring ABAL to immediately cease retail product distribution conduct in respect of the product</li> <li>Any other event or circumstance that ABAL views would materially change a factor considered in making the TMD</li> </ul>
<b>First Review Date</b>	5 October 2025
<b>Review Period (ongoing)</b>	<ul style="list-style-type: none"> <li>Reviews to be conducted at least every two years</li> <li>Reviews to be conducted, if necessary, as prompted by a Review Trigger (mentioned above)</li> </ul>
<b>Review Trigger Information Requirements</b>	This product is not distributed by third parties; therefore, no review trigger information reporting requirements are applicable to this product.