

This Target Market Determination [TMD] is a document of Unity Bank Limited.

This TMD seeks to give our members, staff, product distributors, and other interested parties an understanding of the class of consumers for whom the product described has been designed, how the product is distributed, and related matters.

This TMD is not, and should not be construed as, a full summary of the product's terms and conditions. Nor is it a substitute for the provision of financial advice.

Any advice or information on this TMD does not take into account your personal objectives, financial situation or needs and you should consider whether it is appropriate for you. Please review our Disclosure Documents before acquiring any product.

Additional features, fees, charges, or conditions other than those displayed in this document may be available or applicable. You will need to refer to the Account and Access Facility Conditions of Use, Summary of Accounts and Availability of Access Facilities, Fees and Charges documents, and relevant interest rates for full information.

Product	Community Support Loan (also known as Cash Support Loan)
Issuer	<p>Unity Bank Limited ABN/ACN 11 087 650 315 AFSL/Australian Credit Licence 240399</p> <p>Reliance Bank is a division of Unity Bank Limited.</p>
Effective Date of TMD	18 th January 2024
Target Market	<p>Description of target market</p> <p>Existing retail members of Unity Bank who are seeking an unsecured personal loan with a variable interest rate, for an amount of between \$1,000 and \$10,000 to assist with unexpected expenses arising from either:</p> <ul style="list-style-type: none"> • natural disasters (such as bushfires or floods) or • a protected industrial action (as defined in the <i>Fair Work Act, 2009, (Cth)</i> (protected industrial action)) <p>Description of product, including key attributes</p> <p>The Community Support Loan is only offered to current Unity Bank members facing unforeseen expenses due to natural disaster or protected industrial action. It is not generally available for sale, has a limited availability and can only be accessed when Unity Bank activates it as a part of their relief package.</p> <p>The product's key attributes are:</p> <ul style="list-style-type: none"> • Loan amounts of between \$1,000 and \$10,000 • Unsecured • Terms of up to 10 years • Variable interest rate • Interest is calculated daily and charged monthly

	<ul style="list-style-type: none"> • Repayments are principal and interest and can be deferred for a maximum period of 3 months (interest is capitalised during any repayment deferral period) • Unity Bank establishment fee waived • Express approval • Early repayments permitted • Unlimited free redraw
<p>Target Market (continued)</p>	<p>Description of likely objectives, financial situation and needs of consumers in the target market</p> <p>The product has been designed for existing retail members who:</p> <ul style="list-style-type: none"> • Require financial support for unexpected expenses arising from a natural disaster or a protected industrial action • Require the support for a legal personal purpose, and an eligible purpose as determined by Unity Bank • Are seeking the flexibility to make extra repayments without a fee and/or seeking flexibility to redraw funds as required • Meet Unity Bank’s credit assessment requirements <p>Classes of retail members for whom the product is clearly unsuitable</p> <p>Retail members who:</p> <ul style="list-style-type: none"> • Are not experiencing financial hardship from a natural disaster or protected industrial action • Do not meet Unity Bank’s credit and other eligibility criteria • Want a loan term for greater than 10 years or less than 1 year • Want a fixed interest rate and certainty around the amount of interest charged • Are not in financial hardship • Want a line of credit facility • Want a personal loan for a purpose which is not consistent with unexpected expenses arising from a natural disaster or industrial action • Want a personal loan for a purpose that is deemed ineligible by Unity Bank (eg. Cryptocurrency, gambling, tobacco, alcohol) or for repayment of existing loans • Have defined goals and objectives that are not met by this product.
<p>Distribution</p>	<p>Distribution channels</p> <p>The product is designed to be distributed through the following means and in accordance with Unity Bank process requirements:</p> <ul style="list-style-type: none"> • Direct distribution by Unity Bank employees via branch, online (including social media) and phone <p>Distribution conditions and restrictions</p> <p>The distribution of the product is subject to the following conditions and restrictions:</p> <ul style="list-style-type: none"> • Retail member is a natural person (Australian citizen or permanent resident) aged over 18 years • Retail member has unexpected expenses as a result of a natural disaster or recognised industrial action • Retail member meets the Bank’s credit eligibility criteria • Retail member is a shareholder of Unity Bank • Unity Bank to ensure staff are accredited and authorised as product distributors

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

All applications for this product are subject to Unity Banks' credit assessment and loan eligibility criteria. In addition, Unity Bank completes further upfront evaluations, ongoing due diligence, and monitoring of product training to our staff.

Reviews Triggers

We will undertake a review of this TMD in the following circumstances:

Complaints

- Consumer complaints (in number or significance) within a 3 month period regarding understanding of risks, key terms, conditions or features of this product.

Feedback from Third Party distributors

- Reporting received, or consistent feedback from Third Party distributors which suggests that the target market may no longer be appropriate.

Substantial product change

- When a substantial change is made to the product terms, conditions, or key attributes
- If we make a material change to the design or distribution of the product

Product performance

- Evidence that consumer usage is significantly different from original expectations and contrary to the design of the product
- Evidence that product is no longer meeting the financial situation, needs and objectives of the target market
- Evidence of substantial sales outside of the target market
- If the product's design or distribution receive adverse media coverage

Significant change to the external environment

- Regulatory or legislative environment for this product
- Economic and market conditions

Notification from ASIC and/or AFCA

- ASIC request immediate cessation of product distribution, or cessation of particular conduct in relation to the product
- If ASIC raises concerns about the product's design or distribution
- If the Australia Financial Complaints Authority or a Court raise concerns about the product's design or distribution

Significant dealings

- A significant dealing of the product to consumers outside the target market occurs
- If any other event or circumstance occurs indicating that this TMD may no longer be appropriate.

Where a review trigger or event occurs, we will review this TMD within 10 business days.

<p>Review Periods</p>	<p>Initial review</p> <p>We will undertake a review of this TMD within 12 months of the effective date.</p> <p>Periodic review</p> <p>We will undertake periodic reviews of this TMD at least every 2 years from the initial review.</p>	
<p>Distributors Reporting Requirements</p>	<p>Complaints</p>	<p>Distributors must report any complaints to Unity Bank Limited within 10 business days (in writing) if they become aware of a complaint related to risks, key terms, conditions or features of this product.</p> <p>All complaints in relation to this product will be reviewed and reported accordingly.</p>
	<p>Significant dealings</p>	<p>Unity Bank Limited will report to those required if it becomes aware of a significant dealing that is not consistent with this TMD.</p>