

Target Market Determinations (TMDs)

TMDs describe the type of customers for which a product has been designed, how the product can be distributed, and how it is reviewed and monitored for ongoing appropriateness.

We are required to have these documents under the Corporations Act 2001 (Cth). They help ensure that we remain customer focused in how we design and distribute our products.

Our TMDs do not provide financial advice. When making a decision about a product always make sure you refer to our Terms and Conditions and other relevant disclosure documents to determine if they are right for you.

You can find each of our TMDs below:

- [Personal Account Target Market Determination](#)
- [Personal Savings Target Market Determination](#)
- [Unsecured Personal Loan Target Market Determination](#)
- [Business Account Target Market Determination](#)
- [Business Savings Target Market Determination](#)
- [Credit Card Target Market Determination](#)