CompleteME Home Loan.

Target Market Determination

9 June 2026

ME Bank is a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian Credit Licence 244616.

Prepared by ME Bank – a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian Credit Licence Number 244616, the issuer of this product.

What is a Target Market Determination?

A Target Market Determination (TMD) describes:

- the class of customers that comprise the target market for the product
- any conditions or restrictions on how the product is distributed to retail customers, and
- events or circumstances where we will review the TMD for the product.

Why does ME need to make this TMD publicly available?

We are required to produce this TMD by law. The law is intended to help consumers obtain appropriate financial products by requiring issuers and distributors to have a consumer-centric approach to the design and distribution of products.

This document is not a substitute for the product's terms and conditions or other disclosure documents. Customers must refer to these documents when making a decision about this product. These documents can be found as part of documents we send or can be obtained upon request.

The TMD will undergo a periodic review as follows:

Effective Date	Next Review Due	Review
9 June 2026	Before 20 November 2027	At least every two years from when this TMD was made and then every two years thereafter.

Target Market.

The target market for this product includes customers who:

- require a home loan of at least $20,000 to purchase or renovate a home or refinance an existing home loan
- are Owner Occupiers or Investors
- can provide a suitable residential property as security, and
- can satisfactorily demonstrate that they are able to afford to repay the loan.

These customers are likely to have the following objectives, needs, financial situation, and must meet the eligibility criteria for this product.

Objectives.

The customer's likely objective is to have a fully featured home loan to purchase or renovate an owner occupied or investment home or refinance an existing home loan.

Needs.

The customer's likely need is a flexible loan product that includes:

- a digital experience through a mobile app that allows customers to self-serve via the app
- a wide range of Loan to Value Ratio (LVR) with Lenders Mortgage Insurance for higher LVRs
- flexibility in repayments structure such as:
  - additional repayments
  - early payout of variable rate loans
  - fixed or variable interest rates
  - setting up Principal and Interest (P&I) or Interest Only (IO) repayments before settlement
  - weekly, fortnightly, or monthly repayment frequencies for P&I loans.

Refer to 'Key Product Attributes' and 'Customisable key features and customer needs' for further detail.

Financial situation.

This product is suited to customers who have a regular PAYG income, can provide a residential property as security, and can meet the repayment obligations. They will also need to satisfy ME's credit assessment process.

Eligibility criteria for this product.

Customers must satisfy the following criteria to acquire this product:

- Be an Australian citizen or permanent resident or resident for tax purposes with an Australian residential address, or eligible temporary resident (subject to its own eligibility criteria) with an acceptable visa type.
- Be aged 18 years or older.
- Be applying in personal name(s) – not as a company or a trust.
- Have an acceptable credit history.
- Earn a regular PAYG income and/or a self-employed income.

Customers outside target market.

This product is not designed for customers who are seeking:

- a loan for vacant land purchase or to construct an owner occupied or investment home
- to have the Lenders Mortgage Insurance premium capitalised above 95% LVR
- a loan that can be accessed or serviced via the branches
- to set up a loan in non-individuals' names (for example, companies or trusts)
- a loan with more than two applicants
- a loan secured by a guarantee
- a loan for business purposes
- a loan with term less than five years
- a loan amounting to less than $20,000
- a loan utilising foreign income for tax purposes.

Product description.

A fully featured home loan with flexible repayments, free redraw, and the option to link a SpendME account as an offset account on variable loans.

Key attributes of this product.

Key Product Attributes.

Variable interest rates	Options to make home loan repayments
• Unlimited additional repayments with no additional costs. • Free access to redraw facility (min. $100 per redraw). • An early payout of variable rate loans without incurring a termination fee.	• Auto-repayments/direct debit set up to make home loan repayments.
Fixed interest rates	**Fees**
• 1–5 year fixed rate terms available. • The ability to prepay up to $10,000 for each year during a fixed interest rate period without incurring early repayment charges. • No redraw available for fixed rate loans.	• Up to $300 in property valuation costs covered in an application. • $150 fee to complete settlement of your loan. • $395 p.a. annual fee for a loan also covers multiple CompleteME Home Loans with the same borrower(s).
Principal and Interest repayments	**Top Up Home Loans**
• Weekly, Fortnightly, and Monthly frequencies available.	• Customers can choose to top up their home loans subject to serviceability. • No Top up fee is applied.

Interest Only repayments	Account access
• Up to five years for Owner Occupiers or up to 10 years for Investors. • Monthly frequency only.	• Customers can choose to access their home loan account(s) via the mobile app and Internet Banking.
Split home loans	**Wide range of loan terms available**
• Customers can choose to split their home loan with different accounts for fixed and variable rates or Principal and Interest and Interest Only repayments.	• A loan term from 5 to 30 years.
100% Offset	
• Ability to link a ME Go SpendME Account as offset on variable rate loans.	

Customisable key features and customer needs.

The following key features of this product are customisable by customers prior to settlement, and some are customisable after settlement and are appropriate for those customers within the target market with the selected needs as described below.

Optional feature or attribute	Restrictions or conditions	Appropriate for
Principal and interest repayments	Nil.	Customers in the target market that are seeking to: • pay less interest over the life of the loan. • pay a lower interest rate compared to Interest Only rates. • make unlimited additional repayments at no extra charge when on variable rates and pay off their loan faster.
Interest Only Payments	• Only available on loans for a period of up to five years for Owner Occupiers or up to 10 years for Investors. • Customers seeking to change to interest only repayments after settlement will be subject to a new credit assessment.	Customers in the target market: • that are seeking to have lower repayments for a short period, and • can afford to make the higher repayments when the Interest Only period ends.
Fixed interest rate period for one to five years	• Ability to make prepayments up to $10,000 each year during the fixed rate period without incurring an early repayment charge. • No ability to redraw during the fixed rate period. • If a fixed rate loan is repaid in full before the end of the fixed rate period, an early repayment charge will apply. • If customers wish to change to a variable interest rate or start a new fixed interest rate period, before the end of the fixed rate period, an early repayment charge will apply. • No ability to link an offset account to a fixed rate loan.	Customers in the target market: • seeking certainty of a fixed interest rate and fixed repayments. • who would not expect to be able to pay additional repayments of more than $10,000 for each year during a fixed interest rate period or repay the loan before the end of the fixed rate period. • who are prepared to accept the risk that interest rates may decrease during the fixed rate period and if so, accept that they would not benefit from an interest rate decrease during the fixed rate period.

Variable rate	Nil.	Customers in the target market: • seeking to make unlimited additional repayments without a fee. • seeking to redraw funds as required. • seeking to link their loan to an offset account and have the amount deposited in the offset account to offset interest charged to their loan. • that can afford to, and are willing to accept the risk that interest rates may increase; and • wanting to benefit from interest rate decreases.
Split fixed rate and variable rate loan or principal and interest and interest only.	Nil.	Customers in the target market: • seeking to get the benefits of both a fixed loan and a variable loan. • seeking to get the benefits of both a Principal and Interest loan and an interest only loan.
Change purpose of loan between Owner Occupied and Investor.	Nil.	Customers in the target market: • seeking to change the purpose of the loan from Investor to Owner Occupied if they have moved into the property, or • seeking to change the purpose of the loan from Owner Occupied to Investor if they have moved out of the property (either renting it out or left it vacant).
ME Go Transaction Account linked as an offset account	• Only available for variable rate loans. • The ME Go Transaction Account needs to be in the same name(s) as the home loan or one or more of the borrowers. • An offset can only be linked to one variable rate loan.	Customers in the target market: • seeking to save interest on their home loan by offsetting the balance of their transaction account against the interest charged to their loan.

Why the product is likely to be consistent with the likely objectives, needs and financial situation of the Target Market.

The product's attributes are designed to support the target market's objectives, needs, and financial situation. The customer's need to purchase or renovate an owner occupier or investment home or to refinance an existing home loan can be met by the multiple repayment options and loan features.

Distribution Conditions.

ME will have oversight over how the product is promoted and issued. This product can only be distributed to retail customers in accordance with ME's customer acceptance requirements and is subject to ME's credit assessment criteria.

In addition, the below table details the distribution channels which the product can be sold through and sets out the conditions and restrictions that apply to each channel, which are subject to appropriate controls and/or monitoring. ME considers that these conditions are suitable and therefore it will be likely that the product will be distributed to the target market.

Distribution channels	Distribution conditions that make it likely that consumers who acquire the product are in the target market
Distribution by ME. This product can be distributed through ME's direct proprietary channels by an authorised ME staff member (in person or via a digital platform).	• Customers applying for the product are assisted by ME staff who are trained and qualified to provide credit assistance with quality assurance processes over compliance. • Processes and controls are in place to ensure customers applying for a product meet ME's credit assessment and eligibility requirements. • Customer needs analysis and checklists are applied to align customer needs and financial circumstances with this product. • ME staff can understand and discuss the eligibility criteria, features, trade-offs, rates and fees of this product and the key differences between other home loan products we offer. • ME staff have access to tools and resources such as serviceability calculators, pricing tools and fees and charges estimates.
Distribution by third-party distributors. The product may be distributed via other third-party channels including: • Accredited aggregators/mortgage brokers. • Comparison, lead generation and referral sites.	• Aggregators/mortgage brokers need to meet our accreditation requirements, including product training and holding a prescribed industry membership. • Aggregators must comply with their agreement in place with us and ensure that their mortgage brokers meet our requirements set out in the agreement and have completed regulatory training. • Mortgage brokers need to comply with all legal requirements including an obligation to only recommend a product which is in the best interests of the customer. • Controls are in place to ensure customers applying for a product meet ME's credit assessment and eligibility requirements, including by use of an application system to provide us with the customers financial details and product needs to be assessed by ME's systems and staff. • Customer needs analysis and broker checklists are applied to align customer needs and financial circumstances with this product. Conduct by comparison, lead generation or referral sites is usually limited to providing factual information about the product, and in some instances: • providing a link to ME's product page on our website where further information about the product can be accessed; or • passing on contact details of a prospective customer to ME or a mortgage broker accredited by ME. Where any conduct by a third party amounts to distribution conduct, they must comply with this target market determination.

Review triggers.

We will review this TMD if any of the following trigger events and information being monitored reasonably suggest that the TMD may no longer be appropriate:

- There is an increase in complaints received in relation to the product and its features that exceeds internally set tolerances.
- There is a breach of internally set tolerances for key product performance criteria.
- We identify a material adverse customer experience in relation to the product appropriateness.
- There is a material change to the product attributes, fees, charges, terms and conditions or the manner of distribution.
- There is a Significant Dealing in this product which is inconsistent with the Target Market.
- There is Notification from ASIC which requires ME to cease product distribution conduct if they deem a product inappropriate for any reason.

Information Reporting Requirements.

The following information must be provided by to ME by all Distributors who engage in retail product distribution conduct in relation to this product.

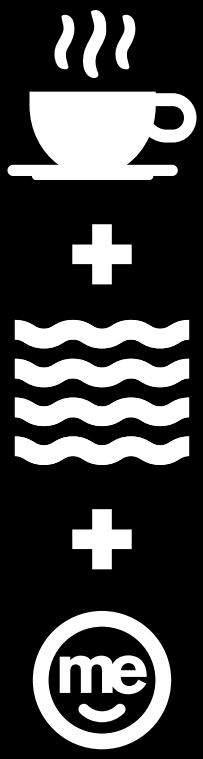
Type of information	Description	Reporting period
Consumer complaints received in relation to this product.	Consumer complaints (including number of complaints, complaints record verbatim, product name and distributor name) in relation to this product that may indicate the TMD may no longer be appropriate for this product.	Monthly and in any case within 10 business days after becoming aware.
Significant Dealings.	The date or date range of when the Significant Dealing occurred and a description of why it may not be consistent with this TMD.	As soon as practicable, and in any case within 10 business days after becoming aware of a potential Significant Dealing.
Incidents /Issues (incl. regulatory breaches).	Incidents and breaches that may indicate product is no longer appropriate for the Target Market or is being distributed outside the Target Market.	As soon as practicable, and in any case within 10 business days after becoming aware.

Note: Record keeping.

ME and its distributors will maintain records of the reasonable steps they have taken to ensure that this product is sold in a manner consistent with this TMD.

ME will also prepare and maintain complete and accurate records of our decisions, and the reasons for those decisions, in relation to:

- All Target Market determinations for this product,
- Identifying and tracking review triggers,
- Setting review periods, and
- The matters documented in this Target Market Determination.



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