

Product Name	Platinum Visa Credit Card (S78)		
Issuer	G&C Mutual Bank Limited, ABN 72 087 650 637, AFSL & Australian Credit Licence 238311		
Effective Date	1 January 2024	Next Review Date	1 July 2025
Target Market	Description of Target Market		
	<p>Retail customers who:</p> <ul style="list-style-type: none"> are primarily seeking a credit card facility to make purchases on credit and to manage their cashflow needs are seeking to access concierge services and earn reward points which they can then redeem, even if that means higher interest or fees 		
	Description of Product, including key attributes		
	<p>This is a credit card facility with a number of key attributes:</p> <ul style="list-style-type: none"> credit limits of between \$6,000 and \$75,000 variable interest rate of 19.99% for purchases , 21.99% for cash advances an annual fee of \$299.00 no balance transfers 1 Qantas Point for every \$1 spent on eligible purchases and access to concierge services wherever you are in the world 1 additional Qantas Point for every \$1 spent on selected Qantas products and services in Australia an interest free period of up to 50 days on purchases digital wallet payments, including point of sale and online monthly statements minimum monthly repayment is the greater of 3% of the amount of the closing balance or \$20.00 <p>Additional features, fees, charges, or conditions other than those displayed in this document may be available or applicable. This document must be read together with the G&C Mutual Bank Account and Access Facilities Terms and Conditions, Summary of Account and Access Facilities, Fees and Charges Schedule, Interest Rate Schedule and Platinum Visa Credit Card Qantas Points Terms and Conditions.</p>		
	Needs, Objectives and Financial Situation		
	<p>This product has been designed for those primarily wanting a credit card facility, to make purchases on credit and to manage their cashflow whilst earning reward points. The crosses indicate where the product is not suitable for retail customers.</p>		
Prioritise additional benefits and features such as rewards points on card transactions, over low rates and fees			✓
Are comfortable accepting a higher interest rate and annual fee for the additional benefits			✓
Aim to pay off the full outstanding amount at the end of each month			✓
Seek complimentary concierge services, available 24 hours a day, 7 days a week in Australia and overseas.			✓

	Want the option to roll other balances into the credit card	x
	Minimum eligibility and account criteria not met	x
Distribution Conditions	<p>This product is designed to be distributed by G&C Mutual Bank through the following channels:</p> <ul style="list-style-type: none"> online through our website online through relevant third-party comparison sites targeted advertising by phone or email through our Contact Centre in person through our Service Centres <p>This product can only be issued to those who are eligible and meet the minimum account criteria. All applicants must be:</p> <ul style="list-style-type: none"> aged 18 years or more; a permanent resident of Australia; able to meet our identity verification requirements; and able to meet the credit assessment criteria for the product <p>Only representatives who have the appropriate levels of authority may advise on and distribute this product. They will have been trained on this product and in particular, the target market and relevant acceptance criteria.</p>	
Reviewing this Target Market Determination	We will review this Target Market Determination in accordance with the below:	
	Initial Review	Within 12 months of the effective date
	Periodic Review	Within 18 months of the effective date
	Review Triggers or Events	<p>Any event or circumstances arising that would suggest this TMD is no longer appropriate will prompt a review of this TMD. This may include (but is not limited to):</p> <ul style="list-style-type: none"> A material change to the product or its terms and conditions; A change in our acceptance criteria that impacts on the suitability of the product for the target market; Negative trends across sales and product usage data; Distribution conditions are no longer appropriate; External events such as adverse media coverage or regulatory attention; and Significant numbers of complaints received from customers in relation to the use of the product.
Reporting	<p>We will collect and record details of:</p> <ul style="list-style-type: none"> Product related complaints received each month from customers or distributors. Any significant dealing which is not consistent with this TMD. Reporting must be within 10 business days of becoming aware of any such dealing. 	