



Target Market Determination

Boss Access Account

This Target Market Determination (TMD) is issued by BNK Banking Corporation Limited (BNK) trading as Goldfields Money.

ABN 63 087 651 849 AFSL 246884

Effective Date: 21 November 2025

This (TMD) describes the type of customer for which the Boss Access account is designed, having considered the likely objectives, financial situation and needs of customers in the target market.

Target Market

Customer needs and objectives	Product attributes
An entity (individual sole trader, partnership, company, superannuation fund, Trust, Co-Operative or government body) that wants a transaction account for day-to-day use with the ability to deposit and withdraw funds and make or receive payments.	Customers can deposit, withdraw or transact on the account via different channels, including: <ul style="list-style-type: none">• Visa Debit Card• Bill payment service• Electronic payment service• Direct Debit and Direct Credit• Online Banking• ATM withdrawal
Customer financial situation	Product attributes
An entity that: <ul style="list-style-type: none">• is seeking an account that pays a variable rate of interest on deposited funds• is seeking no monthly account fee.• needs at call access to their funds.• is seeking to open an account that does not require a minimum deposit.	This account: <ul style="list-style-type: none">• pays a low variable rate of interest on deposited funds• has no monthly account fee.• provides customers with at call access to funds.• can be opened with no minimum deposit.

A BNK Boss Access Account is not suitable for people who:

- Seek an account for personal use;
- Want a high interest earning account;
- Seek an overdraft for their day-to-day business cash flow needs;
- Want the certainty of a fixed interest rate for a specified selected term , in return for locking away their funds;
- Like to withdraw physical currency at a branch;
- Want to deposit or draw cheques, including bank cheques;
- require assistance with their account at a branch

Key Eligibility Requirements

The customer must:

- Be one of the following entity types, with at least one signatory aged 18 or older who has a residential address in Australia:
 - A domestic company, sole trader business, partnership with an ABN or ACN; or
 - A trust, superannuation fund, association, registered co-operative, body corporate or government body; and

- Maintain a current email address and Australian mobile phone number and have access to an electronic device with a working internet connection.

Distribution

Distribution Channel	Distribution Conditions
BNK Channels	<p>Only general advice will be provided on the Boss Access Account product through public channels, such as:</p> <ul style="list-style-type: none"> • BNK's customer call centre; or • BNK's website. <p>The Boss Access Account product can only be distributed via BNK's website</p>

Marketing

Marketing and Promotion Conditions <i>Details the conditions of marketing and promoting this product</i>	<p>All marketing materials released to the target market by BNK are prepared in accordance with BNK's processes and controls to ensure that those materials are consistent with this TMD.</p> <p>Advertising material includes:</p> <ul style="list-style-type: none"> • Internet advertising and website content, including banner ads, video streaming and social networking; • Social media and internet discussion sites; • Mobile phone messaging; • Product brochures and promotional fact sheets; • Direct email or digital messaging
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Distributor Reporting Requirements (internally)

Reporting Period	Reporting information is to be reported quarterly during each calendar year. Reporting periods are: <ul style="list-style-type: none"> • Quarter ending 31 March • Quarter ending 30 June • Quarter ending 30 September • Quarter ending 31 December 		
Reporting Information	BNK must within 10 business days after the end of the reporting period, unless otherwise specified prepare a report with the following.		
	Complaint information	Full details of any complaints received in relation to this product, including: <ul style="list-style-type: none"> • Number of complaints. • Nature and circumstances of the complaints. 	
	Feedback	Feedback that the target market or key product attributes may no longer be appropriate and not meeting the likely needs, objectives or financial situation of the target market.	
	Significant dealings	BNK must within 10 business days of becoming aware of a significant dealing, prepare a report which includes the following information: <ul style="list-style-type: none"> • The date or date range when the significant dealing occurred; • A description of the dealing and an explanation on why it's deemed significant and inconsistent with the TMD; • Steps taken or to be taken because of the dealing; and 	

		<ul style="list-style-type: none"> • How the significant dealing was identified.
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Review

Periodic Review	<p>Every 2 years from the Effective Date to ensure it remains appropriate, or earlier if other circumstances occur which trigger the need to review the TMD.</p>
Review Trigger	<p>This TMD must be reviewed and, if needed, changed or withdrawn, should any of the following occur:</p> <ul style="list-style-type: none"> • An unexpected increase in material complaints about the product; • BNK determining that product features (for example interest and charges) are not operating in accordance with the terms and conditions, or have significantly changed and do not match this TMD; • A material change is made to this product; • Receiving consistent distributor feedback or reporting which suggests this product does not meet this TMD; • A significant dealing in or distribution of this product outside of the suitability, conditions and restrictions of this TMD; • A regulator requiring some or all of the activities involved in distribution of this product to be changed or withdrawn; • A significant breach has occurred in association with this product; or • A significant change to the enforceable regulations that govern the product or direct intervention from any of the governing bodies.
Distribution Information: <i>This is information obtained about distribution feedback and performance to enable BNK to assess and decide whether the TMD may no longer be appropriate.</i>	<p>BNK will reassess the TMD to determine whether it is still appropriate based on feedback from customers which suggests that the TMD may no longer be appropriate.</p>