



AMP SuperEdge TMD

24 November 2025

Important information about this document:

1. A Target Market Determination (TMD) is required under section 994B of the Corporations Act 2001 (Cth).
2. This document is not a product disclosure statement and is not a summary of the product features, eligibility criteria, fees or terms and conditions for the product.
3. This document does not take into account any person's individual objectives, financial situation or needs.
4. Terms and conditions apply to the product. Persons interested in acquiring this product should carefully read the terms and conditions and home loan fees and charges guide available at amp.com.au/bankterms or by calling 13 30 30 before making a decision about this product. Fees and charges are payable and approval is subject to AMP Bank guidelines.

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| Product | AMP SuperEdge Loan |
| Product options | Investment A variable rate credit facility option for the product in respect of which the security is a residential property used for investment purposes |
| Issuer | Issued by AMP Bank Limited ABN 15 081 596 009, AFSL and Australian Credit Licence 234517 |
| Start date | 24 November 2025 |
| Version | 1 |

Target market

Objectives and needs

Customer description

This describes customers in the target market

A self-managed superannuation fund (SMSF) corporate trustee(s) that is seeking a limited recourse borrowing facility that can be serviced from SMSF income and member contributions, that has the following features:

- fixed term; and
- principal and interest repayments; and
- the ability to select interest only repayments for a period of up to five years during the loan term; and
- variable interest rate only; and
- the ability to link an offset deposit account; and
- no redraw
- requires a personal guarantee from the directors of the company trustee

Product description

This describes the product

A variable rate loan that is a fixed term limited recourse borrowing facility with the following key attributes:

- the credit must be used to purchase residential investment property or refinance an existing residential investment property loan
- the residential investment property must be able to be occupied at the time the loan is obtained
- the loan cannot be used to renovate or otherwise improve the residential investment property
- no redraw.

Appropriateness statement

This explains that the product is consistent with the likely objectives, financial situation and needs of the target market

AMP Bank has considered that the product is appropriate for the target market on the basis that the key attributes of the product listed in this determination directly address the objectives, financial situation and needs of customers in the target market as described in this determination.

Distribution conditions

| Retail product distribution conduct Distribution conditions (other than general advice) | Distribution conditions | |
|--------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | Distribution methods | Suitability |
| This condition applies to all conduct (other than general advice) such as issuing, arranging and providing disclosure material | Through mortgage broker or mortgage manager authorized to distribute AMP Bank credit products | Suitable |
| | Direct through AMP Bank approved communication channels (including website, telephone, or email) | Suitable |
| | Through financial adviser authorised and accredited to distribute AMP Bank credit products | Suitable |
| | Through referral from comparison site provider to any of the above distribution channels | Suitable |
| Distribution methods subject to the condition | | Description of condition |
| Direct | | The completed Borrower Interview Guide must be submitted with the application unless applying via the electronic application form |
| Through financial adviser | | Distribution must be via personal advice |
| Through mortgage broker or mortgage manager | | The completed Borrower Interview Guide or Fact Find must be submitted with the application |
| Through referral from approved comparison site provider | | Information about the product on the distributors' site must direct prospective customers to review the relevant AMP Bank product information page and include details of where to find the TMDs |

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

The distribution conditions will make it likely that customers who acquire the product are in the target market because all customers who acquire the product will have:

- been asked questions via the electronic application form, Borrower Interview Guide or the Fact Find which allow the distributor to determine whether the customer is likely to be in the target market,
- received personal advice about the product, where the distributor is authorised to provide personal advice, and
- received warnings or questions about key attributes and key limitations of the product which are material to whether customers are in the target market

| General advice | Distribution conditions | |
|------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| | Distribution methods | Suitability |
| This condition applies to general advice (including most marketing) | Advertising on television, radio, the internet (including social media), billboards and physical banners, brochures and other marketing material available to the general public | Suitable |
| | Other issuer approved communication channels (including telephone, email and social media) | Suitable |
| Why the distribution conditions and restrictions will make it more likely that the customers who acquire the product are in the target market | | |
| These conditions are appropriate as they will ensure distribution to the target market | | |
| Review triggers | AMP Bank, and any distributor of this product, must cease retail product distribution conduct in respect of this product when AMP Bank determines a material event or circumstance has occurred in relation to: | |
| | <ul style="list-style-type: none"> – a change in law which materially affects the product design or distribution – a significant number of default notices, hardship requests or refinance requests related directly to the appropriateness of the loan that the issuer determines may relate to the appropriateness of the determination | |

- a material change to the product that is likely to result in the determination no longer being appropriate for the target market
- evidence, as determined by the issuer, of the performance of the product, in practice, that may suggest that the product is not appropriate for the target market
- material complaints (in number or significance) in relation to the terms of this product and/or the distribution conduct
- reporting from distributors, or consistent feedback from distributors on the target market which suggests that the determination may no longer be appropriate
- a material pattern of dealings in the product or of distributor conduct that is not consistent with the determination
- a notification from ASIC requiring immediate cessation of product distribution or particular conduct in relation to the product

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| Review periods | The first review, and each ongoing review, must be completed within each consecutive two year period from the Start date |
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Distribution reporting Requirements

| The following information must be provided to AMP Bank by distributors who engage in retail product distribution conduct relating to this product: | Type of information | Description | Reporting |
|----------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| | Complaints | Information about complaints received relating to the product during the reporting period, and if complaints were received, a description of the number and the nature of the complaints and other complaint information set out in paragraph RG 271.182 of Regulatory Guide 271 Internal dispute resolution | Every six months with reporting to be submitted within 10 business days of the end of each reporting period |
| | Significant dealing(s) | Information about any significant dealing in the product that is not consistent with the target market determination of which the distributor becomes aware | As soon as practicable, and in any case within 10 business days after becoming aware |
| | Information request by AMP Bank | Information reasonably requested by AMP Bank | As soon as practicable, and in any case within 10 business days of the request from AMP Bank |
| | Distributor feedback | Information discovered or held by the distributor that suggests that the determination may no longer be appropriate | As soon as practicable, and in any case within 10 business days after becoming aware |