

ANZ CASH INVESTMENT ACCOUNT WHEN LINKED WITH AN ANZ SHARE INVESTING ACCOUNT

TARGET MARKET DETERMINATION

PURPOSE OF THIS DOCUMENT

This target market determination is made by ANZ under section 994B of the **Corporations Act 2001** (Cth). Its purpose is to describe who this product has been designed for, conditions under which the product must be distributed and how this document will be monitored for ongoing appropriateness.

TARGET MARKET

| ANZ Cash Investment Account has been designed for customers who: | Key attributes of ANZ Cash Investment Account that make the product appropriate for the target market: |
|---|---|
| <ul style="list-style-type: none">• Have an ANZ Share Investing account; | <ul style="list-style-type: none">• Availability: This ANZ Cash Investment Account is only available to customers who have an ANZ Share Investing account. |
| <ul style="list-style-type: none">• Require a linked settlement account for trades made through ANZ Share Investing; | <ul style="list-style-type: none">• Linked account: An at-call cash account to act as a linked settlement account for trades made through ANZ Share Investing.• ANZ access to the account: ANZ as nominee for the customer will have authority to access funds in the account. |
| <ul style="list-style-type: none">• Do not require the account for other transactional purposes; and | <ul style="list-style-type: none">• Transactional ability: Withdrawals can be made to a nominated linked account or by contacting ANZ Share Investing Service Centre, including digitally (where available). |
| <ul style="list-style-type: none">• May want to earn interest (subject to market rates) when this amount is above a specified amount. | <ul style="list-style-type: none">• Interest: Different balances may attract different rates. If the account balance is above a specified amount, ANZ will pay interest on the whole balance. |

DISTRIBUTION CONDITIONS

ANZ applies the following conditions and restrictions to the distribution of ANZ Cash Investment Account so that the product is likely to be provided to customers in the target market.

| | Condition | Why do we do this? |
|---------|--|---|
| Channel | ANZ Cash Investment Account can only be issued to ANZ (or an ANZ related entity), as nominee for a customer, automatically as part of the process to provide an ANZ Share Investing account. | So that ANZ only issues ANZ Cash Investment Account on receipt of a compliant instruction to open an ANZ Share Investing account. |
| Process | ANZ Cash Investment Account can only be issued by ANZ automatically as part of the process to provide an ANZ Share Investing account. | This process is designed to ensure: <ul style="list-style-type: none">• ANZ will only receive an instruction for ANZ Cash Investment Account with an application for an ANZ Share Investing account (to which it will be linked); and• ANZ Cash Investment Account is issued to ANZ (or an ANZ related entity) as nominee for a customer who has been issued an ANZ Share Investing account. |

REVIEW THE TARGET MARKET DETERMINATION (TMD)

ANZ will review the TMD periodically to ensure it remains appropriate.

| Periodic Reviews of the TMD | Timing |
|---|---|
| <ul style="list-style-type: none">Initial review | <ul style="list-style-type: none">No later than 18 months from the date the TMD is made. |
| <ul style="list-style-type: none">Subsequent ongoing review | <ul style="list-style-type: none">No later than 18 months from the date of the previous review. |

Review Triggers

In addition, ANZ will review this document earlier if one or more of the following occurs, where they reasonably suggest that the TMD is no longer appropriate:

- There is a material change to the product or its distribution.
- There is a change in law or its application, a change in relevant industry code, an AFCA determination, a court decision, or ASIC or other regulatory guidance that materially affects the product.
- There is a significant increase beyond expected levels in complaints or disputes, or a significant change in the nature of complaints or disputes relating to the product.
- ANZ has information about the way in which the product is being distributed, operating or being used by customers that reasonably suggests the TMD is no longer appropriate.
- Any other event occurs or information is received (for example, significant dealings in the product that are not consistent with the TMD) that reasonably suggests the TMD is no longer appropriate.

REPORTING

Regulated persons must provide the following information to ANZ:

| Category | Description | Reporting period | Reporting timeframe |
|------------|---|-------------------------|--|
| Complaints | <ul style="list-style-type: none">Whether any complaints relating to the product were received during the reporting period; andIf so:<ul style="list-style-type: none">the number of complaints received during the reporting period; andthe substance of those complaints and any general feedback relating to the product or its performance. | Every calendar quarter. | As soon as practicable and in any case within 10 business days of the relevant reporting period. |

IMPORTANT INFORMATION

This target market determination is not a recommendation, opinion or advice that any person acquire the product or is within the target market for the product. It does not summarise the terms or risks of the product and is not an offer of, or invitation to apply for, the product to any person in Australia or elsewhere. It does not set out all obligations of regulated persons in relation to the product or this target market determination. Go to <https://www.anz.com.au/support/rates-fees-terms/target-market-determinations> for more information about target market determinations. Go to <https://www.anz.com.au/personal/investing-super/online-share-investing/funding-your-trade/cash-investment-account/> for information about the product.