

As you would be aware, Design and Distribution Obligations (DDO) come into force from October 5.

Australian Military Bank (AMB) takes these obligations seriously, and has been working towards ensuring we are compliant from day 1. This has included several new policies, training, drafting Target Market Determinations (TMDs) and internal reporting measures.

I am pleased to share with you Australian Military Bank's TMDs, available at [this page on our website](#).

Further, given the requirement for Distributors to share complaints information with Product Issuers, we have updated our [Complaints information page](#), including providing a direct email to our product team for sharing any product related complaint information. We also ask that you use this email to report any instances of known or suspected significant dealings outside of a TMD, however are aware that some product distributors have an exemption for this requirement.

As a part of complying with the DDO framework, AMB is seeking the following from its product distributors:

- To confirm you will provide AMB with information pertaining to product complaints as they are raised, or at least quarterly, in the methods proposed in this email.
- Unless you are exempt from this requirement, confirm you will provide AMB with information pertaining to potential significant dealings as they occur (and no later than 10 business days after occurrence) in the methods proposed in this email.
- Unless you are exempt from this requirement, confirm that your organisation has appropriate policies and procedures in place to ensure our products are distributed inline with the TMDs.

Please respond to this email confirming your organisation (and any associates or Mortgage Brokers) will meet the obligations as laid out above.

If you have any questions or concerns on Australian Military Bank's DDO approach, including the content in our TMDs, please contact us at product@australianmilitarybank.com.au

Thanks,

Australian Military Bank Product Team