



Hi,

Final preparations are underway for new Design and Distribution Obligations (DDO) that take effect 5 October 2021 to help retail customers choose suitable products – thank you for your part in this.

You can now see an additional Target Market Determination (TMD) for the Select Package Home Loan on the [Distributor Centre](#), alongside our other home loan TMDs. We've kept all our TMDs as simple as possible – each TMD is about 4 pages, follows a standard structure and describes:

- the intended customer
- conditions for distribution of the product to the customer
- situations triggering review of the TMD and
- any related reporting requirements for distributors

We've also made a correction to our Home Loan TMDs, removing an erroneous line of text in the conditions for distribution. The following change has been made in 'Version 2':

Distribution method subject to the condition	Distribution of condition
Through mortgage broker or mortgage manager.	The completed Borrower Interview Guide or Fact Find must be submitted with the application, or the applicant must already hold an eligible AMP Bank loan account.

You can read more about the DDO, AMP's approach and what it means for you in our [Distributor Newsletter](#), most recently on 24 September 2021. If you have any questions in the interim, please contact your business development representative.

Yours sincerely,

Michael Christofides
General Manager Home Lending

The credit provider and product issuer is AMP Bank Limited ABN 15 081 596 009, AFSL and Australian credit licence 234517.