

TEACHERS MUTUAL BANK LIMITED

FEBRUARY 2022

100% OF WHOLESAL INVESTMENT PRODUCTS ARE RIAA CERTIFIED RESPONSIBLE INVESTMENT

WE ARE THE ONLY BANK OFFERING CERTIFIED RESPONSIBLE INVESTMENT WHOLESAL PRODUCTS TO THE AUSTRALIAN MARKET. MTNS, FRNS, NCDS, TDS (Medium Term Notes, Floating Rate Notes, Negotiable Certificates of Deposit, Term Deposits)

Any wholesale investor in the Bank is **guaranteed** that their investment is a Certified Responsible Investment, **at zero cost**.

Certification is based on **strict ESG exclusion Policies** which means money deposited is **never used** to fund damaging industries such as fossil fuels or tobacco.

Teachers Mutual Bank Limited is also **the only bank** to be recognised as a **Responsible Investment Leader 2021** by RIAA in September 2021.

| Product Name | Certification start date | Certification valid to |
|--|--------------------------|------------------------|
| \$500m Debt Issuance Programme (DIP) for Wholesale investors | 29 September 2014 | 14 March 2023 |
| Increase of \$500m to the DIP for Wholesale investors. Size of DIP now \$1 billion | 26 November 2018 | 14 March 2023 |
| Wholesale Sector Short Term Deposits (TDs) comprised of: Negotiable Certificates of Deposit (NCDs), term deposits, and overnight deposits (11AM cash – at call). | 20 August 2019 | 14 March 2023 |

Under **the \$1 billion DIP** the Bank may issue debt securities that are issued in series and each series may comprise one or more tranches. These may vary in number, timing and tenor. By certifying the \$1 billion DIP, each individual issuance of notes or tranches is certified. For **wholesale Short Term Deposits**, the tenor of these deposits is primarily between 30 days to 1 year. Issuance can be daily, and a typical week may see individual depositors transact numerous times with the Bank (this does not include any secondary market activity).

The Responsible Investment Certification Symbol is the leading mark for distinguishing quality responsible, ethical and impact investment products and services in Australia and New Zealand.

It is a Registered Trademark owned and managed by the **Responsible Investment Association Australasia (RIAA)** and is trusted by investors and consumers across the region, providing confidence that a product or provider is delivering on its responsible investment promise and meeting the Australian and New Zealand Standard for responsible investing.

Disclaimer and Disclosure. The Bank's \$1 billion Debt Issuance Programme, its Wholesale Sector Short term deposits have been certified by RIAA according to the strict operational and disclosure practices required under the Responsible Investment Certification Program. See www.responsibleinvestment.org for details. The Responsible Investment Certification Program does not constitute financial product advice. Neither the Certification Symbol nor RIAA recommends to any person that any financial product is a suitable investment or that returns are guaranteed. Appropriate professional advice should be sought prior to making an investment decision. RIAA does not hold an Australian Financial Services Licence.

