

# SWSCU Target Market Determination

Product Name	<b><u>12 Month Term Deposit (I4)</u></b>																					
Issuer	South West Slopes Credit Union Ltd ABN 80 087 650 673, AFS & Australian Credit Licence Number 240712																					
Date of TMD	05/10/2021																					
Targeted Market	A person/s aged 10 years or older that is/are eligible to become a member of South West Slopes Credit Union under our constitution and is looking to lock funds away long term at a higher interest rate than a savings account.																					
Features	<table border="1"> <tr> <td>Minimum Amount</td> <td>\$500</td> </tr> <tr> <td>Monthly Fee</td> <td>\$0</td> </tr> <tr> <td>Annual Fee</td> <td>\$0</td> </tr> <tr> <td>Interest Income</td> <td>Interest is calculated daily and paid on maturity or at monthly intervals</td> </tr> <tr> <td>Funds Available</td> <td>At Maturity</td> </tr> </table>		Minimum Amount	\$500	Monthly Fee	\$0	Annual Fee	\$0	Interest Income	Interest is calculated daily and paid on maturity or at monthly intervals	Funds Available	At Maturity										
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Distribution Channels/ Key Attributes	<table border="1"> <tr> <td>Debit Card Access</td> <td>No</td> </tr> <tr> <td>ATM/EFTPOS Access</td> <td>No</td> </tr> <tr> <td>Apple/Google/Samsung Pay</td> <td>No</td> </tr> <tr> <td>Direct Deposit Available</td> <td>No</td> </tr> <tr> <td>ePay and OSKO available</td> <td>No</td> </tr> <tr> <td>24hr Telephone Banking</td> <td>Yes (Balance)</td> </tr> <tr> <td>Internet Banking &amp; Mobile App</td> <td>Yes (Balance)</td> </tr> <tr> <td>BPAY®</td> <td>No</td> </tr> <tr> <td>Branch Access</td> <td>Yes</td> </tr> <tr> <td>Online Statements</td> <td>Yes</td> </tr> </table>		Debit Card Access	No	ATM/EFTPOS Access	No	Apple/Google/Samsung Pay	No	Direct Deposit Available	No	ePay and OSKO available	No	24hr Telephone Banking	Yes (Balance)	Internet Banking & Mobile App	Yes (Balance)	BPAY®	No	Branch Access	Yes	Online Statements	Yes
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Review Triggers	<ul style="list-style-type: none"> <li>• Material change of Product</li> <li>• Regulator request</li> <li>• A significant number of complaints received from members in relation to the product</li> </ul>																					
Review Period	<ul style="list-style-type: none"> <li>• Within 2 years of the effective date and hence at least every 2 years from the previous review.</li> </ul>																					
Reporting Period for Complaints	<ul style="list-style-type: none"> <li>• As soon as practicable and in any case within 10 days after becoming aware.</li> </ul>																					