

# SWSCU Target Market Determination

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|--|--|--------------------------------|
| Product Name                             | <b><u>Fixed Rate Investment Home Loan (L46)</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 18 years or older that is/are eligible to become a member of South West Slopes Credit Union under our constitution and is looking to purchase/refinance an investment home with a fixed interest rate and repayments for a specified period. |                                |
| Features                                 | Minimum Amount   | \$1,000                        |
|  | Maximum Amount   | \$2,000,000                    |
|  | Maximum Loan Term  | 30 Years                       |
|  | Repayment Frequency  | Weekly, fortnightly or monthly |
|  | Monthly Account Fee  | \$0                            |
|  | Annual Fee   | \$0                            |
|  | Establishment Fee  | \$0                            |
|  | Late Payment Fee   | \$0                            |
|  | Redraw Fee   | \$0                            |
|  | Additional Repayments Per Year   | Up to \$20,000                 |
|  | Break Fee  | Yes                            |
| Interest                                 | Calculated daily and charged at the end of the month   |                                |
| Distribution Channels/<br>Key Attributes | Debit Card Access  | No                             |
|  | ATM/EFTPOS Access  | No                             |
|  | Apple/Google/Samsung Pay   | No                             |
|  | Direct Deposit Available   | Yes                            |
|  | ePay and OSKO available  | No                             |
|  | 24hr Telephone Banking   | Yes                            |
|  | Internet Banking & Mobile App  | Yes                            |
|  | Redraw   | Yes                            |
|  | Offset   | No                             |
|  | Branch Access  | Yes                            |
|  | Online Statements  | Yes                            |

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| <p>Review Triggers</p>                 | <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> <li>• High Rates of Default</li> <li>• High Hardship Rates</li> <li>• High number of consumers switching to other products</li> </ul> |
| <p>Review Period</p>                   | <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>  |
| <p>Reporting Period for Complaints</p> | <ul style="list-style-type: none"> <li>• As soon as practicable and in any case within 10 days after becoming aware.</li> </ul>  |