

SWSCU Target Market Determination

Product Name	<u>Visa Classic Credit Card (S3)</u>																							
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 make purchases through a credit facility that offers low fees.																							
Features	<table border="1"> <tr> <td>Minimum Amount</td> <td>\$500</td> </tr> <tr> <td>Maximum Amount</td> <td>\$20,000</td> </tr> <tr> <td>Annual Fee</td> <td>\$30</td> </tr> <tr> <td>Late Payment Fee</td> <td>\$0</td> </tr> <tr> <td>Exceed Credit Limit Fee</td> <td>\$30</td> </tr> <tr> <td>Establishment Fee</td> <td>\$0</td> </tr> <tr> <td>Minimum Monthly Repayment</td> <td>3% of the account balance last day of statement or \$20, whichever is greater.</td> </tr> <tr> <td>Interest</td> <td>Up to 55 days interest free on purchases</td> </tr> </table>		Minimum Amount	\$500	Maximum Amount	\$20,000	Annual Fee	\$30	Late Payment Fee	\$0	Exceed Credit Limit Fee	\$30	Establishment Fee	\$0	Minimum Monthly Repayment	3% of the account balance last day of statement or \$20, whichever is greater.	Interest	Up to 55 days interest free on purchases						
Minimum Amount	\$500																							
Maximum Amount	\$20,000																							
Annual Fee	\$30																							
Late Payment Fee	\$0																							
Exceed Credit Limit Fee	\$30																							
Establishment Fee	\$0																							
Minimum Monthly Repayment	3% of the account balance last day of statement or \$20, whichever is greater.																							
Interest	Up to 55 days interest free on purchases																							
Distribution Channels/ Key Attributes	<table border="1"> <tr> <td>Credit Card Access</td> <td>Yes</td> </tr> <tr> <td>Cash Advance Facility</td> <td>Yes</td> </tr> <tr> <td>ATM/EFTPOS Access</td> <td>Yes</td> </tr> <tr> <td>Apple/Google/Samsung Pay</td> <td>Yes</td> </tr> <tr> <td>Direct Deposit Available</td> <td>Yes</td> </tr> <tr> <td>ePay and OSKO available</td> <td>Yes</td> </tr> <tr> <td>24hr Telephone Banking</td> <td>Yes</td> </tr> <tr> <td>Internet Banking & Mobile App</td> <td>Yes</td> </tr> <tr> <td>BPAY®</td> <td>Yes</td> </tr> <tr> <td>Branch Access</td> <td>Yes</td> </tr> <tr> <td>Online Statements</td> <td>Yes</td> </tr> </table>		Credit Card Access	Yes	Cash Advance Facility	Yes	ATM/EFTPOS Access	Yes	Apple/Google/Samsung Pay	Yes	Direct Deposit Available	Yes	ePay and OSKO available	Yes	24hr Telephone Banking	Yes	Internet Banking & Mobile App	Yes	BPAY®	Yes	Branch Access	Yes	Online Statements	Yes
Credit Card Access	Yes																							
Cash Advance Facility	Yes																							
ATM/EFTPOS Access	Yes																							
Apple/Google/Samsung Pay	Yes																							
Direct Deposit Available	Yes																							
ePay and OSKO available	Yes																							
24hr Telephone Banking	Yes																							
Internet Banking & Mobile App	Yes																							
BPAY®	Yes																							
Branch Access	Yes																							
Online Statements	Yes																							

SWSCU Target Market Determination

Review Triggers	<ul style="list-style-type: none"> • A significant number of complaints received from members in relation to the product • Material change of Product • Regulator request • High Rates of Default • High Hardship Rates • High number of consumers switching to other products
Review Period	<ul style="list-style-type: none"> • Within 2 years of the effective date and hence at least every 2 years from the previous review.
Reporting Period for Complaints	<ul style="list-style-type: none"> • As soon as practicable and in any case within 10 days after becoming aware.