



SWSCU Target Market Determination

Product Name	<u>Visa Debit Card</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
Target Market	<p>A person aged 13 years or older looking for a Visa Debit Card that is linked to a fully featured everyday transaction account that provides access to funds 24 hours a day 7 days a week worldwide.</p> <p>This is a Visa Debit Card and the key features of this product are:</p> <ul style="list-style-type: none">• Access funds from a linked savings account with a Visa Debit Card• Funds are available at call 24 hours a day, 7 days a week.• Accepted worldwide wherever Visa is accepted• Daily withdrawal limit at ATM \$1000.00• Convenience of access via online, ATM and Eftpos• Ability to add Visa Debit Card to digital wallets including, Apple, Google and Samsung Pay• Ability to link overdraft facility, available upon application• Select own PIN number• No minimum monthly deposit amount required
Distribution Conditions	<p><i>This product is distributed by the issuer through the following channels:</i></p> <ul style="list-style-type: none">• Branches – Visiting a branch and/or calling the branch for request• Online – Via South West Slopes Credit Unions website <p><i>Distribution conditions for this product include:</i></p> <ul style="list-style-type: none">• Ensuring that retail clients meet the eligibility requirements for the product• Ensuring that distribution through branches and call centres is by appropriately trained staff <p>There are no other distributors for this product.</p>



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<p>Review Triggers</p>	<p>The review triggers that would reasonably suggest that the TMD is no longer appropriate include:</p> <ul style="list-style-type: none"> • A significant dealing of the product to consumers outside the Target Market occurs; • A significant number of complaints is received from members in relation to the product • A material change to the product or the terms and conditions of the product occurs which would cause the TMD to no longer be appropriate <p>The Product Governance Framework includes regular consideration of whether there has been a review trigger following each distribution information report. That consideration is by reference to paragraphs 154 to 156 of RG 274.</p>									
<p>Review Period</p>	<p>First Review Date: 5th October 2022</p> <p>Periodical Reviews: Within 2 years of the effective date and hence at least every 2 years from the previous review.</p>									
<p>Distribution Reporting Requirements</p>	<p>The following information must be provided to South West Slopes Credit Union by distributors who engage in retail product distribution conduct in relation to this product:</p> <table border="1" data-bbox="512 1182 1506 1547"> <thead> <tr> <th>Type of information</th> <th>Description</th> <th>Reporting period</th> </tr> </thead> <tbody> <tr> <td>Significant dealing(s)</td> <td>Date or date range of the significant dealing(s) and description of the significant dealing (eg, why it is not consistent with the TMD)</td> <td>As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td>Complaints</td> <td>Number of complaints</td> <td>Every 3 months</td> </tr> </tbody> </table>	Type of information	Description	Reporting period	Significant dealing(s)	Date or date range of the significant dealing(s) and description of the significant dealing (eg, why it is not consistent with the TMD)	As soon as practicable, and in any case within 10 business days after becoming aware	Complaints	Number of complaints	Every 3 months
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