

# SWSCU Target Market Determination

Product Name	<b><u>24 Month Term Deposit (I6)</u></b>																					
Issuer	South West Slopes Credit Union Ltd ABN 80 087 650 673, AFS & Australian Credit Licence Number 240712																					
Date of TMD	05/10/2022																					
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><b>Minimum Amount</b></td> <td>\$500</td> </tr> <tr> <td><b>Monthly Fee</b></td> <td>\$0</td> </tr> <tr> <td><b>Annual Fee</b></td> <td>\$0</td> </tr> <tr> <td><b>Interest Income</b></td> <td>Interest is calculated daily and paid every 12 months or at monthly intervals</td> </tr> <tr> <td><b>Funds Available</b></td> <td>At Maturity</td> </tr> </table>		<b>Minimum Amount</b>	\$500	<b>Monthly Fee</b>	\$0	<b>Annual Fee</b>	\$0	<b>Interest Income</b>	Interest is calculated daily and paid every 12 months or at monthly intervals	<b>Funds Available</b>	At Maturity										
<b>Minimum Amount</b>	\$500																					
<b>Monthly Fee</b>	\$0																					
<b>Annual Fee</b>	\$0																					
<b>Interest Income</b>	Interest is calculated daily and paid every 12 months or at monthly intervals																					
<b>Funds Available</b>	At Maturity																					
Distribution Channels/ Key Attributes	<table border="1"> <tr> <td><b>Debit Card Access</b></td> <td>No</td> </tr> <tr> <td><b>ATM/EFTPOS Access</b></td> <td>No</td> </tr> <tr> <td><b>Apple/Google/Samsung Pay</b></td> <td>No</td> </tr> <tr> <td><b>Direct Deposit Available</b></td> <td>No</td> </tr> <tr> <td><b>ePay and OSKO available</b></td> <td>No</td> </tr> <tr> <td><b>24hr Telephone Banking</b></td> <td>Yes (Balance)</td> </tr> <tr> <td><b>Internet Banking &amp; Mobile App</b></td> <td>Yes (Balance)</td> </tr> <tr> <td><b>BPAY®</b></td> <td>No</td> </tr> <tr> <td><b>Branch Access</b></td> <td>Yes</td> </tr> <tr> <td><b>Online Statements</b></td> <td>Yes</td> </tr> </table>		<b>Debit Card Access</b>	No	<b>ATM/EFTPOS Access</b>	No	<b>Apple/Google/Samsung Pay</b>	No	<b>Direct Deposit Available</b>	No	<b>ePay and OSKO available</b>	No	<b>24hr Telephone Banking</b>	Yes (Balance)	<b>Internet Banking &amp; Mobile App</b>	Yes (Balance)	<b>BPAY®</b>	No	<b>Branch Access</b>	Yes	<b>Online Statements</b>	Yes
<b>Debit Card Access</b>	No																					
<b>ATM/EFTPOS Access</b>	No																					
<b>Apple/Google/Samsung Pay</b>	No																					
<b>Direct Deposit Available</b>	No																					
<b>ePay and OSKO available</b>	No																					
<b>24hr Telephone Banking</b>	Yes (Balance)																					
<b>Internet Banking &amp; Mobile App</b>	Yes (Balance)																					
<b>BPAY®</b>	No																					
<b>Branch Access</b>	Yes																					
<b>Online Statements</b>	Yes																					
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>																					