

SWSCU Target Market Determination

Product Name	<u>Term Deposit</u>																		
Issuer	South West Slopes Credit Union Ltd ABN 80 087 650 673 AFS & Australian Credit Licence Number 240712																		
Date of TMD	30/01/2024																		
Target 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>Fixed Terms Available</td> <td>1 month to 60 months</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>Calculated daily and paid on maturity</td> </tr> <tr> <td>Funds Available</td> <td>On Maturity</td> </tr> </table>	Minimum Amount	\$500	Fixed Terms Available	1 month to 60 months	Monthly Fee	\$0	Annual Fee	\$0	Interest Income	Calculated daily and paid on maturity	Funds Available	On 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>Internet Banking & 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	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"> Material change of Product Regulator request A significant number of complaints received from members in relation to the product 																		
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. 																		