

# SWSCU Target Market Determination

Product Name	<b><u>Everyday Account</u></b>																		
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 18 years or older that is/are eligible to become a member of South West Slopes Credit Union under our constitution and is seeking an everyday transaction account with convenient access to their funds with little or no fees.																		
Features	<table border="1"> <tr> <td>Minimum Amount</td> <td>\$0</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, paid annually on 30 June</td> </tr> <tr> <td>Funds Available</td> <td>At call</td> </tr> </table>	Minimum Amount	\$0	Monthly Fee	\$0	Annual Fee	\$0	Interest Income	Calculated daily, paid annually on 30 June	Funds Available	At call								
Minimum Amount	\$0																		
Monthly Fee	\$0																		
Annual Fee	\$0																		
Interest Income	Calculated daily, paid annually on 30 June																		
Funds Available	At call																		
Distribution Channels/ Key Attributes	<table border="1"> <tr> <td>Debit Card Access</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>Internet Banking &amp; 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>	Debit Card Access	Yes	ATM/EFTPOS Access	Yes	Apple/Google/Samsung Pay	Yes	Direct Deposit Available	Yes	ePay and OSKO available	Yes	Internet Banking & Mobile App	Yes	BPAY®	Yes	Branch Access	Yes	Online Statements	Yes
Debit Card Access	Yes																		
ATM/EFTPOS Access	Yes																		
Apple/Google/Samsung Pay	Yes																		
Direct Deposit Available	Yes																		
ePay and OSKO available	Yes																		
Internet Banking & Mobile App	Yes																		
BPAY®	Yes																		
Branch Access	Yes																		
Online Statements	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>																		