

# SWSCU Target Market Determination

Product Name	<b>Christmas Club Account</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 10 years or older that is/are eligible to become a member of South West Slopes Credit Union under our constitution looking for a savings account where funds are not accessible during the year until 1 <sup>st</sup> December.																		
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>Funds paid to your S1 account on 1<sup>st</sup> December</td> </tr> </table>	Minimum Amount	\$0	Monthly Fee	\$0	Annual Fee	\$0	Interest Income	Calculated daily, paid annually on 30 June	Funds Available	Funds paid to your S1 account on 1 <sup>st</sup> December								
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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>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>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	Yes	ePay and OSKO available	Yes	Internet Banking & Mobile App	Yes	BPAY®	No	Branch Access	Yes	Online Statements	Yes
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BPAY®	No																		
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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>																		