Product	Premium Mortgage Smart Home Loan			
Issuer	Central West Credit Union Limited			
	ABN 67 067 649 885, AFSL 245415, Australian Credit Licence 245415			
Date of TMD	5 October 2021			
Target Market	Description of target market			
	Retail clients who:			
	require a housing loan that offer full features.are seeking a loan to:			
	purchase or renovate a home;			
	 refinance an existing home loan; or 			
	top up an existing loan for any worthwhile purpose			
	 are aged 18 years or more and meet the credit assessment criteria for the product 			
	are willing and able to offer a first registered mortgage over real property (or other acceptable security) as security for the loan			
	need the flexibility to make additional repayments			
	 need to make regular repayments of interest and principal over the term of the loan 			
	need the facility to redraw advance repayments			
	Description of product, including key attributes			
	This is a variable rate housing loan secured over real property. The key attributes are			
	new loan amounts of above \$150,000			
	loan terms of up to 30 years			
	principal and interest reducing			
	repayment frequency can be weekly/fortnightly/monthly			
	the ability to make additional repayments			
	a redraw facility to redraw advance repayments			
	a mortgage offset account			
	 must provide a registered first mortgage over real property or other acceptable security 			
	 establishment fee (which includes CWCU establishment fee, Solicitor fee and valuation fee), mortgage registration fee and Discharge fees (which includes Solicitors and registration of discharge fee) are payable 			

• This product is not suitable for retail clients who: • need a loan that is fixed for a period of time • need a loan for less than \$150,000 (new funds) Distribution Conditions Distribution conditions This product is distributed by the issuer through the following channels: • branches • mobile lender • online Distribution conditions for this product include: • ensuring that clients meet the eligibility conditions for the product • ensuring that distribution through branches and mobile lenders is by appropriately authorised and trained staff There are no other distributors for this product. Review The review triggers that would reasonably suggest that the TMD is no longer appropriate include: • A significant number of complaints is received from customers in relation to their purchase or use of the product that reasonably suggests that the TMD is no longer appropriate • 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 • A material change to the Regulatory environment, high number of consumers switching to other product. Review First review date: 5 October 2022 Periodic reviews: every 1 year after the initial and each subsequent review Distribution information must be provided to Central West Credit Union by distributors who engage in retail product distribution conduct in relation to this product:						
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		Complaints	Number of complaints	Every 3 months		