

Product	Pocket Rocket School (S14)
Issuer	Central West Credit Union Limited ABN 67 067 649 885, AFSL 245415, Australian Credit Licence 245415
Date of TMD	01 June 2024
Target Market	<p>Description of target market</p> <p>Retail clients who:</p> <ul style="list-style-type: none"> • seek a transaction account that can only be opened for school students as part of a School's Banking Program. These customers usually receive a higher interest rate but the account does not have the full range of features • need a transactional banking account to conveniently manage their funds and facilitate payments <p>Description of product, including key attributes</p> <p>This is a Pocket Rocket School account and the key features of this product are:</p> <ul style="list-style-type: none"> • no minimum deposit • at call • variable interest rate, calculated on daily balance, paid monthly. • interest rate is paid on whole balance • transaction fee free account <p>Classes of consumers for whom the product is clearly unsuitable</p> <p>This account is not suitable for:</p> <ul style="list-style-type: none"> • Customers who are not school students • Customers who require card access
Distribution Conditions	<p>Distribution conditions</p> <p>This product is distributed by the issuer through the following channels:</p> <ul style="list-style-type: none"> • branches • mobile lender <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> • ensuring that retail clients meet the eligibility requirements for the product

	<ul style="list-style-type: none"> ensuring that distribution through branches is by appropriately trained staff 									
Review Triggers	<p>The review triggers that would reasonably suggest that the TMD is no longer appropriate include:</p> <ul style="list-style-type: none"> a significant dealing of the product to consumers outside the target market occurs; 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; 									
Review Periods	<p>First review date: 5 October 2022</p> <p>Periodic reviews: every 2 years after the initial and each subsequent review</p>									
Distribution Reporting Requirements	<p>The following information must be provided to Central West Credit Union by distributors who engage in retail product distribution conduct in relation to this product:</p> <table border="1" data-bbox="443 1149 1385 1543"> <thead> <tr> <th data-bbox="443 1149 743 1200">Type of information</th> <th data-bbox="743 1149 1088 1200">Description</th> <th data-bbox="1088 1149 1385 1200">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="443 1200 743 1491">Significant dealing(s)</td> <td data-bbox="743 1200 1088 1491">Date or date range of the significant dealing(s) and description of the significant dealing (eg, why it is not consistent with the TMD)</td> <td data-bbox="1088 1200 1385 1491">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="443 1491 743 1543">Complaints</td> <td data-bbox="743 1491 1088 1543">Number of complaints</td> <td data-bbox="1088 1491 1385 1543">Every 3 months</td> </tr> </tbody> </table>	Type of information	Description	Reporting period	Significant dealing(s)	Date or date range of the significant dealing(s) and description of the significant dealing (eg, why it is not consistent with the TMD)	As soon as practicable, and in any case within 10 business days after becoming aware	Complaints	Number of complaints	Every 3 months
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