

<b>Product</b>	Mortgage Smart Plus (S18)
<b>Issuer</b>	Central West Credit Union Limited ABN 67 067 649 885, AFSL 245415, Australian Credit Licence 245415
<b>Date of TMD</b>	1 <sup>st</sup> June 2024
<b>Target Market</b>	<p><b>Description of target market</b></p> <p>Retail clients who:</p> <ul style="list-style-type: none"> <li>• have a Mortgage Smart Housing loan and are seeking a continuing credit facility to make purchases, pay bills and to manage their cashflow needs</li> <li>• are willing and able to offer a first registered mortgage over residential property as security for the loan</li> <li>• are aged 18 years or more and meet the credit assessment criteria for the product</li> <li>• are seeking a relatively high credit limit to cover large and persistent fluctuations in cashflow</li> </ul> <p><b>Description of product, including key attributes</b></p> <p>This is a variable rate overdraft account. The key attributes are:</p> <ul style="list-style-type: none"> <li>• minimum credit limit of \$500</li> <li>• credit interest rate varies according to the size of the deposit, calculated on daily balance, paid quarterly March, June, September, December</li> <li>• variable debit interest rate, is calculated daily and charged at the end of each month</li> <li>• card access</li> <li>• internet banking</li> <li>• banking app</li> <li>• Samsung Pay, Google Pay, Apple Pay</li> <li>• there is no minimum monthly repayment required</li> <li>• establishment fee (which includes CWCU establishment fee and valuation fee),</li> <li>• No transaction fees payable</li> <li>• card fees, statement fees may apply*</li> <li>• Transactions Limits apply*</li> </ul> <p>*re Schedule of Fees, Charges &amp; Transaction Limits brochure</p> <p><b>Classes of consumers for whom the product is unsuitable</b></p> <p>This account is not suitable for:</p> <ul style="list-style-type: none"> <li>• Customers who do not hold have a Mortgage Smart Home Loan</li> </ul>
<b>Distribution Conditions</b>	<p><b>Distribution conditions</b></p> <p>This product is distributed by the issuer through the following channels:</p>

	<ul style="list-style-type: none"> <li>• Branches</li> <li>• Mobile lender</li> <li>• Online</li> </ul> <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> <li>• ensuring that retail clients meet the eligibility requirements for the product</li> <li>• ensuring that distribution through branches is by appropriately trained staff</li> </ul>									
<b>Review Triggers</b>	<p>The review triggers that would reasonably suggest that the TMD is no longer appropriate include:</p> <ul style="list-style-type: none"> <li>• a significant dealing of the product to consumers outside the target market occurs;</li> <li>• 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;</li> <li>• 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;</li> <li>• A material change to the Regulatory environment, high number of consumers switching to other products.</li> </ul>									
<b>Review Periods</b>	<p><b>First review date:</b> 5 October 2022</p> <p><b>Periodic reviews:</b> every 2 years after the initial and each subsequent review</p>									
<b>Distribution Reporting Requirements</b>	<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 1391 1386 1787"> <thead> <tr> <th data-bbox="443 1391 762 1442">Type of information</th> <th data-bbox="762 1391 1090 1442">Description</th> <th data-bbox="1090 1391 1386 1442">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="443 1442 762 1733">Significant dealing(s)</td> <td data-bbox="762 1442 1090 1733">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="1090 1442 1386 1733">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="443 1733 762 1787">Complaints</td> <td data-bbox="762 1733 1090 1787">Number of complaints</td> <td data-bbox="1090 1733 1386 1787">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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