

Product	Debit Card
Issuer	Central West Credit Union Limited ABN 67 067 649 885, AFSL 245415, Australian Credit Licence 245415
Date of TMD	5 October 2024
Target Market	<p>Description of target market</p> <p>Retail clients who:</p> <ul style="list-style-type: none"> • have an account to which the card can be linked • are seeking a non-cash payment facility to make purchases and pay bills from their linked account • are seeking the ability to withdraw cash • are aged 12 years <p>Description of product, including key attributes</p> <p>This is a Visa debit card and the key features of this product are:</p> <ul style="list-style-type: none"> • only able to access funds from the linked account • daily transaction limits apply* • cash withdrawals over the counter or by ATM • point of sale payments using the card • card not present payments including, online, over the phone or mail • digital wallet payments such as Apple Pay/Google Pay/Samsung Pay at point of sale or online • Australia Post, including bill payments, deposits and withdrawals • Card fees may apply* <p>*re Schedule of Fees, Charges & Transaction Limits brochure</p>
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 lenders <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 • ensuring that distribution through branches or mobile lenders is by appropriately trained staff <p>There are no other distributors for this product.</p>

<p>Review Triggers</p>	<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; 									
<p>Review Periods</p>	<p>First review date: 5 October 22</p> <p>Periodic reviews: every 2 years after the initial and each subsequent review</p>									
<p>Distribution Reporting Requirements</p>	<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="432 1010 1428 1485"> <thead> <tr> <th data-bbox="432 1010 798 1061">Type of information</th> <th data-bbox="798 1010 1110 1061">Description</th> <th data-bbox="1110 1010 1428 1061">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="432 1061 798 1384">Significant dealing(s)</td> <td data-bbox="798 1061 1110 1384">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="1110 1061 1428 1384">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="432 1384 798 1485">Complaints</td> <td data-bbox="798 1384 1110 1485">Number of complaints</td> <td data-bbox="1110 1384 1428 1485">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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