

Product	On Call (S1) Cash Management (S10) Mortgage Smart Plus (Unsecured) (S12)
Issuer	Central West Credit Union Limited ABN 67 067 649 885, AFSL 245415, Australian Credit Licence 245415
Date of TMD	5 October 24
Target Market	<p><i>Description of target market</i></p> <p>Retail clients who:</p> <ul style="list-style-type: none"> • need a transactional banking account to conveniently manage their funds and facilitate payments • need that transactional account to have the full range of features even if that means higher fees <p><i>Description of product, including key attributes</i></p> <p>These are Transaction accounts and the key features of these products are:</p> <ul style="list-style-type: none"> • no minimum deposit • at call • For S10 Cash Management account & S12 Mortgage Smart Plus, variable interest rate, calculated on daily balance, paid quarterly March, June, September, December • For S1 On Call - variable interest rate, calculated on minimum monthly balance, paid annually on 30th June • Interest rate varies according to the size of the deposit • card access • internet banking • banking app • S12 is a transaction fee free account • transaction fees may apply for S1 & S10* • card fees, statement fees may apply* • transactions Limits apply* • Samsung Pay, Google Pay, Apple Pay • Continuing credit facility available – Refer TMD for Continuing credit <p>*re schedule of Fees, charges and Transaction Limits brochure</p>

	<p><i>Classes of consumers for whom the product is clearly unsuitable</i></p> <p>The S12 account are not suitable for:</p> <ul style="list-style-type: none"> any customers who do not have a Smart Home Loan 											
Distribution Conditions	<p><i>Distribution conditions</i></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 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><i>First review date:</i> 5 October 2022</p> <p><i>Periodic reviews:</i> 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"> <thead> <tr> <th>Type of information</th> <th>Description</th> <th>Reporting period</th> </tr> </thead> <tbody> <tr> <td>Significant dealing(s)</td> <td>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>As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td>Complaints</td> <td>Number of complaints</td> <td>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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