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| Product | E Access Saver (S8) |
| 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><i>Description of target market</i></p> <p>Retail clients who:</p> <ul style="list-style-type: none"> • need a savings account which can only be accessed through Internet and Telephone banking • need an online account to conveniently manage their funds and facilitate payments <p><i>Description of product, including key attributes</i></p> <p>This is a E Access Saver 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 varies according to the size of the deposit • internet banking • banking app • no transaction fees are payable • statement or other fees may apply* • Transactions Limits apply* <p>*re Schedule of Fees, Charges & Transaction Limits brochure</p> <p><i>Classes of consumers for whom the product is clearly unsuitable</i></p> <p>This account is not suitable for:</p> <ul style="list-style-type: none"> • customers who do not want to complete their transactions via internet or mobile banking • customers who require a transactional account that has the full range of features ie card or over the counter withdrawals |

| Distribution Conditions | <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>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 1435 1385 1874"> <thead> <tr> <th data-bbox="443 1435 735 1485">Type of information</th> <th data-bbox="735 1435 1090 1485">Description</th> <th data-bbox="1090 1435 1385 1485">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="443 1485 735 1776">Significant dealing(s)</td> <td data-bbox="735 1485 1090 1776">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 1485 1385 1776">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="443 1776 735 1874">Complaints</td> <td data-bbox="735 1776 1090 1874">Number of complaints</td> <td data-bbox="1090 1776 1385 1874">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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