

Product	Investment Saving (S9)
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 an everyday transaction account which they usually receive a higher interest but does not have the full range of features • need a transactional banking account to conveniently manage their funds and facilitate payments <p><i>Description of product, including key attributes</i></p> <p>This is a Investment 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 • transaction fees, statement fees may apply* • transaction 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 require a fee free account • Customers who require card access
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>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="443 958 1390 1406"> <thead> <tr> <th data-bbox="443 958 724 1048">Type of information</th> <th data-bbox="724 958 1090 1048">Description</th> <th data-bbox="1090 958 1390 1048">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="443 1048 724 1301">Significant dealing(s)</td> <td data-bbox="724 1048 1090 1301">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 1048 1390 1301">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="443 1301 724 1406">Complaints</td> <td data-bbox="724 1301 1090 1406">Number of complaints</td> <td data-bbox="1090 1301 1390 1406">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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