

Product Name	Home Loan GBR																									
Issuer	South West Slopes Credit Union Ltd trading as SWSbank ABN 80 087 650 673 AFS & Australian Credit Licence Number 240712																									
Date of TMD	08/05/2024																									
Target Market	A person/s aged 18 years or older that is/are eligible to become a member of SWSbank under our constitution and is looking to purchase or refinance a home, whose sole income is a government benefit.																									
Features	<table border="1"> <tr> <td>Minimum Amount</td> <td>\$500</td> </tr> <tr> <td>Maximum Amount</td> <td>\$30,000</td> </tr> <tr> <td>Maximum Loan Term</td> <td>30 Years</td> </tr> <tr> <td>Repayment Frequency</td> <td>Weekly, Fortnightly, or Monthly</td> </tr> <tr> <td>Monthly Account Fee</td> <td>\$0</td> </tr> <tr> <td>Annual Fee</td> <td>\$0</td> </tr> <tr> <td>Establishment Fee</td> <td>\$0</td> </tr> <tr> <td>Late Payment Fee</td> <td>\$0</td> </tr> <tr> <td>Redraw Fee</td> <td>\$0</td> </tr> <tr> <td>Early Repayments without Penalty</td> <td>Yes</td> </tr> <tr> <td>Interest</td> <td>Calculated daily and charged at the end of the month</td> </tr> <tr> <td>Interest Type</td> <td>Variable</td> </tr> </table>		Minimum Amount	\$500	Maximum Amount	\$30,000	Maximum Loan Term	30 Years	Repayment Frequency	Weekly, Fortnightly, or Monthly	Monthly Account Fee	\$0	Annual Fee	\$0	Establishment Fee	\$0	Late Payment Fee	\$0	Redraw Fee	\$0	Early Repayments without Penalty	Yes	Interest	Calculated daily and charged at the end of the month	Interest Type	Variable
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SWS Target Market Determination

Review Triggers	<ul style="list-style-type: none"> • Material change of Product • Regulator request • A significant number of complaints received from members in relation to the Product • High Rates of Default • High Hardship Rates • High number of consumers switching to other products
Review Period	<ul style="list-style-type: none"> • Within 2 years of the effective date and hence at least every 2 years from the previous review.
Reporting Period for Complaints	<ul style="list-style-type: none"> • As soon as practicable and in any case within 10 days after becoming aware.