

## SWS Target Market Determination

Product Name	<b>Visa Classic Credit Card</b>	
Issuer	South West Slopes Credit Union Ltd trading as SWSbank ABN 80 087 650 673 AFS & Australian Credit Licence Number 240712	
Date of TMD	04/04/2025	
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/are looking to make purchases through a credit facility that offers low fees.	
Features	Minimum Amount	\$500
	Maximum Amount	\$20,000
	Annual Fee	\$30
	Late Payment Fee	\$0
	Exceed Credit Limit Fee	\$0
	Establishment Fee	\$0
	Minimum Monthly Repayment	3% of the account balance on the last day of the statement or \$20, whichever is greater.
	Interest	Up to 55 days interest free on purchases
Distribution Channels/ Key Attributes	Credit Card Access	Yes
	Cash Advance Facility	Yes
	ATM/EFTPOS Access	Yes
	Apple/Google/Samsung Pay	Yes
	Direct Deposit Available	Yes
	ePay and OSKO available	Yes
	Internet Banking & Mobile App	Yes
	BPAY®	Yes
	Branch Access	Yes
	Online Statements	Yes
Review Triggers	<ul style="list-style-type: none"> <li>• A significant number of complaints received from members in relation to the Product</li> <li>• Material change of Product</li> <li>• Regulator request</li> <li>• High Rates of Default</li> <li>• High Hardship Rates</li> <li>• High number of consumers switching to other products</li> </ul>	

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Review Period	<ul style="list-style-type: none"><li>• Within 2 years of the effective date and hence at least every 2 years from the previous review.</li></ul>
Reporting Period for Complaints	<ul style="list-style-type: none"><li>• As soon as practicable and in any case within 10 days after becoming aware.</li></ul>