

<b>Product Name</b>	Deluxe "Special" Owner Occupied Home Loan	
<b>Issuer</b>	South West Slopes Credit Union Ltd trading as SWSbank (SWS) ABN 80 087 650 673 AFS & Australian Credit Licence Number 240712	
<b>Date of TMD</b>	10/09/2025	
<b>Target Market</b>	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/refinance a home with the flexibility to make additional repayments and redraw funds as required.	
<b>Features</b>	<b>Minimum Amount</b>	\$300,000
	<b>Maximum Amount</b>	\$2,500,000
	<b>Maximum Loan Term</b>	30 Years
	<b>Repayment Frequency</b>	Weekly, Fortnightly, or Monthly
	<b>Monthly Fee</b>	\$0
	<b>Annual Fee</b>	\$0
	<b>Establishment Fee</b>	\$0
	<b>Late Repayment Fee</b>	\$0
	<b>Redraw Fee</b>	\$0
	<b>Additional Repayments Allowed</b>	Yes, without penalty
	<b>Interest Calculated</b>	Daily and charged at the end of the month
	<b>Interest Type</b>	Variable
	<b>Interest Discount Period</b>	First 12 months of loan from funding
<b>Distribution Channels/ Key Attributes</b>	<b>Debit Card Access</b>	No
	<b>ATM/EFTPOS Access</b>	No
	<b>Apple/Google/Samsung Pay</b>	No
	<b>Direct Deposit Available</b>	Yes
	<b>ePay and OSKO available</b>	Yes
	<b>Internet Banking &amp; Mobile App</b>	Yes
	<b>Redraw</b>	Yes
	<b>Offset</b>	Yes
	<b>Branch Access</b>	Yes
	<b>Online Statements</b>	Yes
<b>Review Triggers</b>	<ul style="list-style-type: none"> <li>• Material change of Product</li> <li>• Regulator request</li> <li>• A significant number of complaints received from members in relation to the Product</li> <li>• High Rates of Default</li> <li>• High Hardship Rates</li> <li>• High number of consumers switching to other products</li> </ul>	
<b>Review Period</b>	Within 2 years of the effective date and hence at least every 2 years from the previous review.	
<b>Reporting Period for Complaints</b>	As soon as practicable and in any case within 10 days after becoming aware.	