SWS Target Market Determination





| Product Name | Greener Futures Loan | |
|--------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|
| Issuer | South West Slopes Credit Union Ltd trading as SWSbank (SWS) | |
| 133461 | ABN 80 087 650 673 AFS & Australian Credit Licence Number 240712 | |
| Date of TMD | 10/09/2025 | |
| 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 energy efficient and environmentally friendly purchases with a flexible loan. | |
| Features | Minimum Amount | \$2,000 |
| | Maximum Amount | \$20,000 |
| | Maximum Loan Term | 5 Years |
| | Repayment Frequency | Weekly, Fortnightly, or Monthly |
| | Monthly Fee | \$0 |
| | Annual Fee | \$0 |
| | Establishment Fee | \$0 |
| | Late Repayment Fee | \$0 |
| | Redraw Fee | \$0 |
| | Additional Repayments Allowed | Yes, without penalty |
| | Interest Calculated | Daily and charged at the end of the month |
| | Interest Type | Variable |
| Distribution Channels/ Key Attributes | Debit Card Access | No |
| | ATM/EFTPOS Access | No |
| | Apple/Google/Samsung Pay | No |
| | Direct Deposit Available | Yes |
| | ePay and OSKO available | Yes |
| | Internet Banking & Mobile App | Yes |
| | Redraw | Yes |
| | Offset | No |
| | Branch Access | Yes |
| | Online Statements | Yes |
| Review Triggers | 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 | |
| | Within 2 years of the effective date and hence at least every 2 years from the | |
| Review Period | previous review. | |
| Reporting Period for Complaints As soon as practicable and in any case within 10 days after becoming aware. | | |