

Product Name	<b>Fixed Rate Owner Occupied Home Loan</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	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/refinance a home with the certainty of a fixed interest rate and repayments for a specified period.	
Features	Minimum Amount	\$1,000
	Maximum Amount	\$2,000,000
	Maximum Loan Term	30 Years
	Fixed Period	1, 2 or 3 years
	Repayment Frequency	Weekly, Fortnightly, or Monthly
	Monthly Account Fee	\$0
	Annual Fee	\$0
	Establishment Fee	\$0
	Late Payment Fee	\$0
	Redraw Fee	\$0
	Additional Repayments Per Year	Up to \$20,000
	Break Fee	Yes
Interest	Calculated daily and charged at the end of the month	
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

## SWS Target Market Determination

Review Triggers	<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>
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>