

Product Name	Optimum Fixed Rate Investment Home Loan	
Issuer	South West Slopes Credit Union Ltd trading as SWSbank (SWS) 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 looking to purchase/refinance an investment home with a fixed interest rate and repayments for a specified period.	
Features	Minimum Amount Maximum Amount Maximum Loan Term Fixed Period Repayment Frequency Monthly Fee Annual Fee Establishment Fee Late Repayment Fee Redraw Fee Additional Repayments Per Year Break Fee Interest Calculated Interest Type	\$1,000 \$2,500,000 30 Years 1, 2 or 3 years Weekly, Fortnightly, or Monthly \$0 \$0 \$0 \$0 \$0 Up to \$20,000 May Apply Daily and charged at the end of the month Fixed
Distribution Channels/ Key Attributes	Debit Card Access ATM/EFTPOS Access Apple/Google/Samsung Pay Direct Deposit Available ePay and OSKO available Internet Banking & Mobile App Redraw Offset Branch Access Online Statements	No No No Yes Yes Yes Yes No Yes Yes
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	Within 2 years of the effective date and hence at least every 2 years from the previous review.	
Reporting Period for Complaints	As soon as practicable and in any case within 10 days after becoming aware.	