

Product Name	Optimum Fixed Rate Owner Occupied 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 or refinance a home with the certainty of a fixed interest rate and repayments for a specified period.	
Features	Minimum Amount	\$1,000
	Maximum Amount	\$2,500,000
	Maximum Loan Term	30 Years
	Fixed Period	1, 2 or 3 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 Per Year	Up to \$20,000
	Break Fee	May Apply
	Interest Calculated	Daily and charged at the end of the month
	Interest Type	Fixed
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	<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.	