

Product Name	Visa Classic Credit Card	
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/are looking to make purchases through a credit facility that offers low fees.	
Features	Minimum Amount Maximum Amount Annual Fee Late Payment Fee Exceed Credit Limit Fee Establishment Fee Interest Minimum Montly Repayment	\$500 \$20,000 \$30 \$0 \$0 \$0 Up to 55 days interest free on purchases 3% of the account balance on the last day of the statement or \$20, whichever is greater
Distribution Channels/ Key Attributes	Credit Card Access Cash Advance Facility ATM/EFTPOS Access Apple/Google/Samsung Pay Direct Deposit Available ePay and OSKO available Internet Banking & Mobile App BPAY® Branch Access Online Statements	Yes Yes Yes Yes Yes Yes Yes Yes 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.	