

SWS Target Market Determination

Product Name	<u>Christmas Club Account</u>																		
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 10 years or older that is/are eligible to become a member of SWSbank under our constitution looking for a savings account where funds are not accessible during the year until 1 December.																		
Features	<table border="1"> <tr> <td>Minimum Amount</td> <td>\$0</td> </tr> <tr> <td>Monthly Fee</td> <td>\$0</td> </tr> <tr> <td>Annual Fee</td> <td>\$0</td> </tr> <tr> <td>Interest Income</td> <td>Calculated daily, paid annually on 30 November</td> </tr> <tr> <td>Funds Available</td> <td>Funds paid to your nominated account on 1 December</td> </tr> </table>	Minimum Amount	\$0	Monthly Fee	\$0	Annual Fee	\$0	Interest Income	Calculated daily, paid annually on 30 November	Funds Available	Funds paid to your nominated account on 1 December								
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Distribution Channels/ Key Attributes	<table border="1"> <tr> <td>Debit Card Access</td> <td>No</td> </tr> <tr> <td>ATM/EFTPOS Access</td> <td>No</td> </tr> <tr> <td>Apple/Google/Samsung Pay</td> <td>No</td> </tr> <tr> <td>Direct Deposit Available</td> <td>Yes</td> </tr> <tr> <td>ePay and OSKO available</td> <td>No</td> </tr> <tr> <td>Internet Banking & Mobile App</td> <td>Yes (Balance)</td> </tr> <tr> <td>BPAY®</td> <td>No</td> </tr> <tr> <td>Branch Access</td> <td>Yes</td> </tr> <tr> <td>Online Statements</td> <td>Yes</td> </tr> </table>	Debit Card Access	No	ATM/EFTPOS Access	No	Apple/Google/Samsung Pay	No	Direct Deposit Available	Yes	ePay and OSKO available	No	Internet Banking & Mobile App	Yes (Balance)	BPAY®	No	Branch Access	Yes	Online Statements	Yes
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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 																		
Review Period	<ul style="list-style-type: none"> Within 2 years of the effective date and hence at least every 2 years from the previous review. 																		
Reporting Period for Complaints	<ul style="list-style-type: none"> As soon as practicable and in any case within 10 days after becoming aware. 																		