

Product Name	Christmas Club Account	
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 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	Minimum Amount	\$0
	Monthly Fee	\$0
	Annual Fee	\$0
	Interest Income	Calculated daily, paid annually on 30 November
	Funds Available	Paid to your nominated account on 1 December
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	No
	Internet Banking & Mobile App	Yes (Balance)
	BPAY®	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 	
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.	