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|--|---|--------------------------|-----|--------------------------|-----|---------------------------------|-----|---------------------------------|--|--------------------------------|---------|--|-----|--------------|-----|----------------------|-----|--------------------------|-----|
| Product Name | <u>Teenager 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 from 13 years old up to 18 years old that is/are eligible to become a member of SWSbank under our constitution and is/are seeking an everyday transaction account with convenient access to their funds with little or no fees. | | | | | | | | | | | | | | | | | | |
| 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 June</td> </tr> <tr> <td>Funds Available</td> <td>At call</td> </tr> </table> | Minimum Amount | \$0 | Monthly Fee | \$0 | Annual Fee | \$0 | Interest Income | Calculated daily, paid annually on 30 June | Funds Available | At call | | | | | | | | |
| Minimum Amount | \$0 | | | | | | | | | | | | | | | | | | |
| Monthly Fee | \$0 | | | | | | | | | | | | | | | | | | |
| Annual Fee | \$0 | | | | | | | | | | | | | | | | | | |
| Interest Income | Calculated daily, paid annually on 30 June | | | | | | | | | | | | | | | | | | |
| Funds Available | At call | | | | | | | | | | | | | | | | | | |
| Distribution Channels/ Key Attributes | <table border="1"> <tr> <td>Debit Card Access</td> <td>Yes</td> </tr> <tr> <td>ATM/EFTPOS Access</td> <td>Yes</td> </tr> <tr> <td>Apple/Google/Samsung Pay</td> <td>Yes</td> </tr> <tr> <td>Direct Deposit Available</td> <td>Yes</td> </tr> <tr> <td>ePay and OSKO available</td> <td>Yes</td> </tr> <tr> <td>Internet Banking & Mobile App</td> <td>Yes</td> </tr> <tr> <td>BPAY®</td> <td>Yes</td> </tr> <tr> <td>Branch Access</td> <td>Yes</td> </tr> <tr> <td>Online Statements</td> <td>Yes</td> </tr> </table> | Debit Card Access | Yes | ATM/EFTPOS Access | Yes | Apple/Google/Samsung Pay | Yes | Direct Deposit Available | Yes | ePay and OSKO available | Yes | Internet Banking & Mobile App | Yes | BPAY® | Yes | Branch Access | Yes | Online Statements | Yes |
| Debit Card Access | Yes | | | | | | | | | | | | | | | | | | |
| ATM/EFTPOS Access | Yes | | | | | | | | | | | | | | | | | | |
| Apple/Google/Samsung Pay | Yes | | | | | | | | | | | | | | | | | | |
| Direct Deposit Available | Yes | | | | | | | | | | | | | | | | | | |
| ePay and OSKO available | Yes | | | | | | | | | | | | | | | | | | |
| Internet Banking & Mobile App | Yes | | | | | | | | | | | | | | | | | | |
| BPAY® | Yes | | | | | | | | | | | | | | | | | | |
| 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 | <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. | | | | | | | | | | | | | | | | | | |