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| Product Name | Junior 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 from 10 years old up to 13 years old that is/are eligible to become a member of SWSbank under our constitution and is/are seeking a savings account with convenient access to their funds with little or no fees. | |
| Features | 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 | 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 |
| | 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 | 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. | |