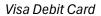
SWS Target Market Determination





Product Name	Visa Debit 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 aged 13 years or older looking for a Visa Debit Card that is linked to a fully featured everyday transaction account that provides access to funds 24 hours a day 7 days a week worldwide.
Key Features	 This is a Visa Debit Card and the key features of this product are: Access funds from a linked savings account with a Visa Debit Card Funds are available at call 24 hours a day, 7 days a week Accepted worldwide wherever Visa is accepted Daily withdrawal limit at ATM \$1000.00 Convenience of access via online, ATM and EFTpos Ability to add Visa Debit Card to digital wallets including, Apple, Google and Samsung Pay Ability to link overdraft facility, available upon application (conditions apply) Select and change own PIN number No minimum monthly deposit amount required
Distribution Condtions	 This product is distributed by the issuer through the following channels: Branches – Visiting a branch and/or calling the branch for request Online – Via South West Slopes Credit Unions website Distribution conditions for this product include: Ensuring that retail clients meet the eligibility requirements for the Product Ensuring that distribution through branches and call centres is by appropriately trained staff
Review Triggers	 A significant dealing of the product to consumers outside the Target Market occurs; A significant number of complaints is received from members in relation to the Product; A material change to the Product or the terms and conditions of the Product occurs which would cause the TMD to no longer be appropriate
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.