

Product	Debit Card
Issuer	Central West Credit Union Limited ABN 67 067 649 885, AFSL 245415, Australian Credit Licence 245415
Date of TMD	5 October 2022
Target Market	<p>Description of target market</p> <p>Retail clients who:</p> <ul style="list-style-type: none"> • have an account to which the card can be linked • are seeking a non-cash payment facility to make purchases and pay bills from their linked account • are seeking the ability to withdraw cash • are aged 12 years <p>Description of product, including key attributes</p> <p>This is a Visa debit card and the key features of this product are:</p> <ul style="list-style-type: none"> • only able to access funds from the linked account • daily transaction limits apply* • cash withdrawals over the counter or by ATM • point of sale payments using the card • card not present payments including, online, over the phone or mail • digital wallet payments such as Apple Pay/Google Pay/Samsung Pay at point of sale or online • Australia Post, including bill payments, deposits and withdrawals • Card fees may apply* <p>*re Schedule of Fees, Charges & Transaction Limits brochure</p>
Distribution Conditions	<p>Distribution conditions</p> <p>This product is distributed by the issuer through the following channels:</p> <ul style="list-style-type: none"> • branches • mobile lenders <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> • ensuring that retail clients meet the eligibility requirements for the product • ensuring that distribution through branches or mobile lenders is by appropriately trained staff <p>There are no other distributors for this product.</p>
Review Triggers	<p>The review triggers that would reasonably suggest that the TMD is no longer appropriate include:</p> <ul style="list-style-type: none"> • a significant dealing of the product to consumers outside the target market occurs;

	<ul style="list-style-type: none"> • a significant number of complaints is received from customers in relation to their purchase or use of the product that reasonably suggests that the TMD is no longer appropriate; • 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 Periods	<p>First review date: 5 October 22</p> <p>Periodic reviews: every 2 years after the initial and each subsequent review</p>									
Distribution Reporting Requirements	<p>The following information must be provided to Central West Credit Union by distributors who engage in retail product distribution conduct in relation to this product:</p> <table border="1" data-bbox="427 786 1423 1153"> <thead> <tr> <th data-bbox="427 786 794 835">Type of information</th> <th data-bbox="794 786 1107 835">Description</th> <th data-bbox="1107 786 1423 835">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="427 835 794 1106">Significant dealing(s)</td> <td data-bbox="794 835 1107 1106">Date or date range of the significant dealing(s) and description of the significant dealing (eg, why it is not consistent with the TMD)</td> <td data-bbox="1107 835 1423 1106">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="427 1106 794 1153">Complaints</td> <td data-bbox="794 1106 1107 1153">Number of complaints</td> <td data-bbox="1107 1106 1423 1153">Every 3 months</td> </tr> </tbody> </table>	Type of information	Description	Reporting period	Significant dealing(s)	Date or date range of the significant dealing(s) and description of the significant dealing (eg, why it is not consistent with the TMD)	As soon as practicable, and in any case within 10 business days after becoming aware	Complaints	Number of complaints	Every 3 months
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