

Product	Classic Car Loan
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><i>Description of target market</i></p> <p>Retail clients who:</p> <ul style="list-style-type: none"> • are seeking a loan for the purchase of a motor vehicle (includes car, motorbike, motorboat or caravan) • are aged 18 years or more and meet the credit assessment criteria for the product • are able and willing to offer acceptable security for the loan so as to secure a lower interest rate • need the flexibility to make additional repayments and a contractual right to redraw advance repayments as required <p><i>Description of product, including key attributes</i></p> <p>This is a secured variable rate personal loan. The key attributes are:</p> <ul style="list-style-type: none"> • there is no minimum loan amount • loan terms of up to 7 years • principal and interest reducing • the interest rate is determined by the age of the vehicle being taken as security. The tiers being a <ul style="list-style-type: none"> • new vehicle • vehicle no more than 5 years old • vehicle over 5 years and less than 10 years old • repayment frequency can be weekly/fortnightly/monthly • the ability to make additional repayments • a redraw facility • establishment fee & PPSR fee are payable • acceptable security for the loan must be provided <p><i>Classes of consumers for whom the product is clearly unsuitable</i></p> <p>This product is not suitable for retail clients who</p> <ul style="list-style-type: none"> • Need the certainty of a fixed interest rate and fixed repayments for the term of the loan.

Distribution Conditions	<p><i>Distribution conditions</i></p> <p>This product is distributed by the issuer through the following channels:</p> <ul style="list-style-type: none"> • branches • mobile lender • online <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 and mobile lender 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 are:</p> <ul style="list-style-type: none"> • a significant dealing of the product to retail clients outside the target market occurs • 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 • A material change to the Regulatory environment, high number of consumers switching to other products. 									
Review Periods	<p><i>First review date:</i> 5 October 2022</p> <p><i>Periodic reviews:</i> every 2 years after the initial and each subsequent review</p>									
Distribution Information 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 1599 1382 1957"> <thead> <tr> <th data-bbox="427 1599 708 1648">Type of information</th> <th data-bbox="708 1599 1082 1648">Description</th> <th data-bbox="1082 1599 1382 1648">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="427 1648 708 1850">Significant dealing(s)</td> <td data-bbox="708 1648 1082 1850">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="1082 1648 1382 1850">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="427 1850 708 1957">Complaints</td> <td data-bbox="708 1850 1082 1957">Number of complaints</td> <td data-bbox="1082 1850 1382 1957">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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