

Product	Fixed Term Deposit 11,15,18
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"> • need the certainty of a fixed rate of interest on their savings • do not need the ability to withdraw funds at call prior to maturity of the deposit <p>Description of product, including key attributes</p> <p>This is a Term Deposit and the key features of this product are:</p> <ul style="list-style-type: none"> • fixed interest rates for the selected term • minimum deposit of \$500, maximum deposit to less than \$5,000 • terms from 3 months to 24 months • interest rate is determined by the term of the deposit • interest calculated on daily balance, paid on maturity • automatic roll over available • The deposit may be redeemed in full before maturity upon 7 days' notice in which a lower (or nil for deposits lodged for less than one month) rate of interest will apply. <p>Classes of consumers for whom the product is unsuitable</p> <p>This account is not suitable for:</p> <p>These products are unsuitable for:</p> <ul style="list-style-type: none"> • Customers who require immediate access to their deposit
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, mobile lenders and call centres is by appropriately trained staff

	There are no other distributors for this product.											
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; • 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 2022</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"> <thead> <tr> <th>Type of information</th> <th>Description</th> <th>Reporting period</th> </tr> </thead> <tbody> <tr> <td>Significant dealing(s)</td> <td>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>As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td>Complaints</td> <td>Number of complaints</td> <td>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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