

Product	Fixed Term Deposit I3, I4, I6, I15, I17
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 • need regular monthly income even if that means a lower rate of interest/need to maximise the interest rate payable and will accept interest at maturity <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 \$5,000 • terms from 6 months to 24 months • interest rate is determined by the term and the interest frequency of the deposit • interest calculated on daily balance, paid monthly or on maturity for I3, I4 & I6 • interest calculated on daily balance, paid fortnightly, monthly, quarterly, 6 monthly, yearly or on maturity for I15 & I7 • 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>These products are unsuitable for:</p> <ul style="list-style-type: none"> • customers who require immediate access to their deposit <p>The I15 & I17 products are unsuitable for:</p> <ul style="list-style-type: none"> • members who are under 45 years of age

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 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 <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; • 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><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 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="403 1431 1399 1792"> <thead> <tr> <th data-bbox="403 1431 719 1485">Type of information</th> <th data-bbox="719 1431 1086 1485">Description</th> <th data-bbox="1086 1431 1399 1485">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="403 1485 719 1740">Significant dealing(s)</td> <td data-bbox="719 1485 1086 1740">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="1086 1485 1399 1740">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="403 1740 719 1792">Complaints</td> <td data-bbox="719 1740 1086 1792">Number of complaints</td> <td data-bbox="1086 1740 1399 1792">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
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								