

<b>Product</b>	Personal Loan (Secured or Unsecured) Premium Personal Loan (Secured or Unsecured) Set-Off Loan
<b>Issuer</b>	Central West Credit Union Limited ABN 67 067 649 885, AFSL 245415, Australian Credit Licence 245415
<b>Date of TMD</b>	1 October 2022
<b>Target Market</b>	<p><b>Description of target market</b></p> <p>Retail clients who:</p> <ul style="list-style-type: none"> <li>● are seeking a loan for any worthwhile purpose including to make a purchase or to consolidate an existing debt</li> <li>● are aged 18 years or more and meet the credit assessment criteria for the product</li> <li>● are able and willing to offer acceptable security for the loan so as to secure a lower interest rate</li> <li>● are unable or unwilling to offer security for the loan even though that means a higher interest rate will apply</li> <li>● need the flexibility to make additional repayments and a contractual right to redraw advance repayments as required</li> </ul> <p><b>Description of product, including key attributes</b></p> <p>This is a variable rate personal loan. The key attributes are:</p> <ul style="list-style-type: none"> <li>● There is no minimum loan amount for a Personal Loan. The Premium Personal Loan has a minimum loan amount of \$10,000</li> <li>● loan terms of up to 7 years for Personal Loans and 10 years for Set-Off loan</li> <li>● repayment frequency can be weekly/fortnightly/monthly</li> <li>● the ability to make additional repayments</li> <li>● a redraw facility</li> <li>● if secured, acceptable security for the loan must be provided</li> <li>● if unsecured, no need to provide security for the loan</li> <li>● establishment fee payable, a PPSR fee is payable if the loan is secured by a vehicle</li> </ul> <p><b>Classes of consumers for whom the product is clearly unsuitable</b></p> <p>This product is not suitable for retail clients who</p> <ul style="list-style-type: none"> <li>● need the certainty of a fixed interest rate and fixed repayments for the term of the loan.</li> </ul>
<b>Distribution Conditions</b>	<p><b>Distribution conditions</b></p> <p>This product is distributed by the issuer through the following channels:</p> <ul style="list-style-type: none"> <li>● branches</li> <li>● mobile lender</li> </ul>

	<ul style="list-style-type: none"> <li>• online</li> </ul> <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> <li>• ensuring that retail clients meet the eligibility requirements for the product</li> <li>• ensuring that distribution through branches and mobile lender is by appropriately trained staff</li> </ul> <p>There are no other distributors for this product.</p>									
<b>Review Triggers</b>	<p>The review triggers that would reasonably suggest that the TMD is no longer appropriate are:</p> <ul style="list-style-type: none"> <li>• a significant dealing of the product to retail clients outside the target market occurs</li> <li>• 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</li> <li>• 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</li> <li>• A material change to the Regulatory environment, high rates of default, high number of consumers switching to other products.</li> </ul>									
<b>Review Periods</b>	<p><b>First review date:</b> 5 October 2022</p> <p><b>Periodic reviews:</b> every 2 years after the initial and each subsequent review</p>									
<b>Distribution Information Reporting Requirements</b>	<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 1265 1422 1630"> <thead> <tr> <th data-bbox="427 1265 794 1312">Type of information</th> <th data-bbox="794 1265 1107 1312">Description</th> <th data-bbox="1107 1265 1422 1312">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="427 1312 794 1541">Significant dealing(s)</td> <td data-bbox="794 1312 1107 1541">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 1312 1422 1541">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="427 1541 794 1630">Complaints</td> <td data-bbox="794 1541 1107 1630">Number of complaints</td> <td data-bbox="1107 1541 1422 1630">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								