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| <b>Product</b>       | Christmas Club (S4)  |
| <b>Issuer</b>        | Central West Credit Union Limited<br>ABN 67 067 649 885, AFSL 245415, Australian Credit License 245415   |
| <b>Date of TMD</b>   | 01 July 2023   |
| <b>Target Market</b> | <p><b><i>Description of target market</i></b></p> <p>Retail clients who:</p> <ul style="list-style-type: none"> <li>• need an account to manage their savings for Christmas expenses</li> <li>• need an account that has withdrawal restrictions</li> </ul> <p><b><i>Description of product, including key attributes</i></b></p> <p>This is a Savings account and the key features of this product are:</p> <ul style="list-style-type: none"> <li>• no minimum deposit</li> <li>• Withdrawal period between 1 November and the last day of February of the following year. Early withdrawals may be allowed in CWCU absolute discretion. Fee payable on each withdrawal outside of withdrawal period, other fees may apply*</li> <li>• variable interest rate, calculated on minimum monthly balance, paid annually on 31<sup>st</sup> October.</li> <li>• interest rate calculated on whole balance</li> <li>• internet banking</li> <li>• banking app</li> <li>• telephone banking</li> <li>• Samsung Pay, Google Pay, Apple Pay</li> <li>• Transaction fees, statement fees may apply*</li> </ul> <p>*re Schedule of Fees, Charges &amp; Transaction Limits brochure</p> <p><b><i>Classes of consumers for whom the product is unsuitable</i></b></p> <p>This account is not suitable for:</p> <ul style="list-style-type: none"> <li>• Customers who require funds being at call</li> <li>• Customers who do not want to pay any fees</li> </ul> |

| Distribution Conditions             | <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> <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 is by appropriately trained staff</li></ul>  |  |  |                     |             |                  |                        |   |  |            |                      |                |
|-------------------------------------|--|--|--|---------------------|-------------|------------------|------------------------|---|--|------------|----------------------|----------------|
| 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"><li>• a significant dealing of the product to consumers 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></ul>  |  |  |                     |             |                  |                        |   |  |            |                      |                |
| Review Periods                      | <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>   |  |  |                     |             |                  |                        |   |  |            |                      |                |
| 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><tr><th>Type of information</th><th>Description</th><th>Reporting period</th></tr><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></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   |  |                     |             |                  |                        |   |  |            |                      |                |