

Product	Investment Saving (S9)
Issuer	Central West Credit Union Limited ABN 67 067 649 885, AFSL 245415, Australian Credit Licence 245415
Date of TMD	01 July 2023
Target Market	<p>Description of target market</p> <p>Retail clients who:</p> <ul style="list-style-type: none"> • need an everyday transaction account which they usually receive a higher interest but does not have the full range of features • need a transactional banking account to conveniently manage their funds and facilitate payments <p>Description of product, including key attributes</p> <p>This is a Investment account and the key features of this product are:</p> <ul style="list-style-type: none"> • no minimum deposit • at call • variable interest rate, calculated on daily balance, paid monthly. • interest rate varies according to the size of the deposit, • internet banking • banking app • telephone banking • transaction fees, statement fees may apply* • transaction Limits apply* <p>*Re Schedule of Fees, Charges & Transaction Limits brochure</p> <p>Classes of consumers for whom the product is clearly unsuitable</p> <p>This account is not suitable for:</p> <ul style="list-style-type: none"> • Customers who require a fee free account • Customers who require card access
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 lender <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

	<ul style="list-style-type: none"> ensuring that distribution through branches is by appropriately trained staff 									
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" data-bbox="445 1104 1385 1496"> <thead> <tr> <th data-bbox="445 1104 726 1193">Type of information</th> <th data-bbox="726 1104 1090 1193">Description</th> <th data-bbox="1090 1104 1385 1193">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="445 1193 726 1447">Significant dealing(s)</td> <td data-bbox="726 1193 1090 1447">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="1090 1193 1385 1447">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="445 1447 726 1496">Complaints</td> <td data-bbox="726 1447 1090 1496">Number of complaints</td> <td data-bbox="1090 1447 1385 1496">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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