

<b>Product</b>	Smart Investment Home Loan (Fixed Rate)
<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 January 2026
<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 to: <ul style="list-style-type: none"> <li>• purchase or renovate an Investment property;</li> <li>• refinance an investment loan; or</li> <li>• top up an existing loan for any worthwhile investment purpose</li> </ul> </li> <li>• are aged 18 years or more and meet the credit assessment criteria for the product</li> <li>• who need the certainty of a fixed interest rate and fixed repayments for a specified period of time</li> <li>• are willing and able to offer a first registered mortgage over real property (or other acceptable security) as security for the loan</li> <li>• need to make regular repayments of interest and principal over the term of the loan</li> <li>• need the facility to redraw advance repayments</li> <li>• do not need mortgage offset account</li> </ul> <p><b>Description of product, including key attributes</b></p> <p>This is a Fixed Rate loan secured over real property. The key attributes are:</p> <ul style="list-style-type: none"> <li>• minimum loan amount of \$75,000</li> <li>• fixed rate terms of 1 or 2 years are available</li> <li>• loan terms of up to 25 years</li> <li>• principal and interest reducing</li> <li>• repayment frequency can be weekly/fortnightly/monthly</li> <li>• the ability to make additional repayments up to \$10,000 per year during the fixed rate period without incurring a break cost fee</li> <li>• a redraw facility to redraw advance repayments</li> <li>• must provide a registered first mortgage over real property or other acceptable security</li> <li>• establishment fee (which includes CWCU establishment fee, Solicitor fee and valuation fee), mortgage registration fee and Discharge fees (which includes Solicitors and registration of discharge fee) are payable</li> <li>• Will go to a variable rate at the end of the fixed term unless requested to be fixed for a further 1 or 2 years.</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>• require a variable rate loan which includes a offset account</li> </ul>											
<p><b>Distribution Conditions</b></p>	<p><b><i>Distribution conditions</i></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> <li>• online</li> </ul> <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> <li>• ensuring that clients meet the eligibility conditions for the product</li> <li>• ensuring that distribution through branches and mobile lender is by appropriately authorised and trained staff</li> </ul> <p>There are no other distributors for this product.</p>											
<p><b>Review Triggers</b></p>	<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> <li>• A material change to the Regulatory environment, high number of consumers switching to other products.</li> </ul>											
<p><b>Review Periods</b></p>	<p><b><i>First review date:</i></b> 5 October 2022</p> <p><b><i>Periodic reviews:</i></b> every 2 years after the initial and each subsequent review</p>											
<p><b>Distribution Information Reporting Requirements</b></p>	<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="408 1538 1406 1933"> <thead> <tr> <th data-bbox="408 1538 748 1588">Type of information</th> <th data-bbox="753 1538 1090 1588">Description</th> <th data-bbox="1094 1538 1406 1588">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="408 1594 748 1823">Significant dealing(s)</td> <td data-bbox="753 1594 1090 1823">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="1094 1594 1406 1823">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="408 1830 748 1933">Complaints</td> <td data-bbox="753 1830 1090 1933">Number of complaints</td> <td data-bbox="1094 1830 1406 1933">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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