

Product Name	Overdraft																					
Issuer	South West Slopes Credit Union Ltd trading as SWSbank ABN 80 087 650 673 AFS & Australian Credit Licence Number 240712																					
Date of TMD	08/05/2024																					
Target Market	A person/s aged 18 years or older that is/are eligible to become a member of SWSbank under our constitution and is/are looking for an everyday account with flexibility that provides access up to an approved limit.																					
Features	<table border="1"> <tr> <td>Minimum Amount</td> <td>\$500</td> </tr> <tr> <td>Maximum Amount</td> <td>\$20,000</td> </tr> <tr> <td>Annual Fee</td> <td>\$0</td> </tr> <tr> <td>Late Payment Fee</td> <td>\$0</td> </tr> <tr> <td>Exceed Credit Limit Fee</td> <td>\$0</td> </tr> <tr> <td>Establishment Fee</td> <td>\$0</td> </tr> <tr> <td>Minimum Monthly Repayment</td> <td>\$0</td> </tr> <tr> <td>Interest</td> <td>Calculated daily and charged at the end of the month</td> </tr> </table>		Minimum Amount	\$500	Maximum Amount	\$20,000	Annual Fee	\$0	Late Payment Fee	\$0	Exceed Credit Limit Fee	\$0	Establishment Fee	\$0	Minimum Monthly Repayment	\$0	Interest	Calculated daily and charged at the end of the month				
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Distribution Channels/ Key Attributes	<table border="1"> <tr> <td>Debit Card Access</td> <td>Yes</td> </tr> <tr> <td>Cash Advance Facility</td> <td>Yes</td> </tr> <tr> <td>ATM/EFTPOS Access</td> <td>Yes</td> </tr> <tr> <td>Apple/Google/Samsung Pay</td> <td>Yes</td> </tr> <tr> <td>Direct Deposit Available</td> <td>Yes</td> </tr> <tr> <td>ePay and OSKO available</td> <td>Yes</td> </tr> <tr> <td>Internet Banking & Mobile App</td> <td>Yes</td> </tr> <tr> <td>BPAY®</td> <td>Yes</td> </tr> <tr> <td>Branch Access</td> <td>Yes</td> </tr> <tr> <td>Online Statements</td> <td>Yes</td> </tr> </table>		Debit Card Access	Yes	Cash Advance Facility	Yes	ATM/EFTPOS Access	Yes	Apple/Google/Samsung Pay	Yes	Direct Deposit Available	Yes	ePay and OSKO available	Yes	Internet Banking & Mobile App	Yes	BPAY®	Yes	Branch Access	Yes	Online Statements	Yes
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SWS Target Market Determination

Review Triggers	<ul style="list-style-type: none"> • A significant number of complaints received from members in relation to the Product • Material change of Product • Regulator request • High Rates of Default • High Hardship Rates • High number of consumers switching to other products
Review Period	<ul style="list-style-type: none"> • Within 2 years of the effective date and hence at least every 2 years from the previous review.
Reporting Period for Complaints	<ul style="list-style-type: none"> • As soon as practicable and in any case within 10 days after becoming aware.