

## SWS Target Market Determination

Product Name	<b><u>Visa Classic Credit Card</u></b>	
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 to make purchases through a credit facility that offers low fees.	
Features	<b>Minimum Amount</b>	\$500
	<b>Maximum Amount</b>	\$20,000
	<b>Annual Fee</b>	\$30
	<b>Late Payment Fee</b>	\$0
	<b>Exceed Credit Limit Fee</b>	\$30
	<b>Establishment Fee</b>	\$0
	<b>Minimum Monthly Repayment</b>	3% of the account balance on the last day of the statement or \$20, whichever is greater.
	<b>Interest</b>	Up to 55 days interest free on purchases
Distribution Channels/ Key Attributes	<b>Credit Card Access</b>	Yes
	<b>Cash Advance Facility</b>	Yes
	<b>ATM/EFTPOS Access</b>	Yes
	<b>Apple/Google/Samsung Pay</b>	Yes
	<b>Direct Deposit Available</b>	Yes
	<b>ePay and OSKO available</b>	Yes
	<b>Internet Banking &amp; Mobile App</b>	Yes
	<b>BPAY®</b>	Yes
	<b>Branch Access</b>	Yes
	<b>Online Statements</b>	Yes
Review Triggers	<ul style="list-style-type: none"> <li>• A significant number of complaints received from members in relation to the Product</li> <li>• Material change of Product</li> <li>• Regulator request</li> <li>• High Rates of Default</li> <li>• High Hardship Rates</li> <li>• High number of consumers switching to other products</li> </ul>	



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Review Period	<ul style="list-style-type: none"><li>• Within 2 years of the effective date and hence at least every 2 years from the previous review.</li></ul>
Reporting Period for Complaints	<ul style="list-style-type: none"><li>• As soon as practicable and in any case within 10 days after becoming aware.</li></ul>