

SWS Target Market Determination

Product Name	Goal Account	
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 10 years or older that is/are eligible to become a member of SWSbank under our constitution and is looking for a low or no fee savings account.	
Features	Minimum Amount	\$0
	Monthly Fee	\$0
	Annual Fee	\$0
	Interest Income	Calculated daily, paid annually on 30 June
	Funds Available	At call
Distribution Channels/ Key Attributes	Debit Card Access ATM/EFTPOS Access Apple/Google/Samsung Pay Direct Deposit Available ePay and OSKO available Internet Banking & Mobile App BPAY® Branch Access Online Statements	No No No Yes Yes Yes Yes Yes Yes Yes
Review Triggers	 Material change of Product Regulator request A significant number of complaints received from members in relation to the Product 	
Review Period	 Within 2 years of the effective date and hence at least every 2 years from the previous review. 	
Reporting Period for Complaints	As soon as practicable and in any case within 10 days after becoming aware.	