

## Target Market Determination – Kids Saver Account

<b>Product</b>	Kids Saver Account
<b>Issuer</b>	Transport Mutual Credit Union ABN/ACN 78 087 650 600 AFSL/Australian Credit Licence 240718
<b>Date of TMD</b>	05 October 2024
<b>Target Market</b>	<p><b>Description of target market</b></p> <p>Kids Saver Account</p> <p>Retail clients who:</p> <ul style="list-style-type: none"> <li>• need a savings account for children offering higher returns</li> </ul> <p><b>Description of product, including key attributes</b></p> <p>Kids Saver Account</p> <p>This is a Kids Saver Account and the key features of this product are:</p> <ul style="list-style-type: none"> <li>• no minimum balance</li> <li>• maximum \$10,000 balance</li> <li>• available to retail clients under 16</li> <li>• variable interest rate</li> <li>• interest rate 3.50% on all balances</li> <li>• interest paid quarterly</li> <li>• card access</li> <li>• internet banking</li> <li>• banking app</li> <li>• fees and charges as listed at <a href="https://www.transportmutual.com.au/quick-links/fees-and-charges/">https://www.transportmutual.com.au/quick-links/fees-and-charges/</a></li> </ul>
<b>Distribution Conditions</b>	<p><b>Distribution conditions</b></p> <p>This product is distributed by the issuer through the following channels:</p> <ul style="list-style-type: none"> <li>• Head office</li> <li>• Call Centre</li> <li>• Online</li> </ul> <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> <li>• ensuring that retail clients meet the eligibility requirements for the product</li> <li>• ensuring that distribution through head office and call centre are by appropriately trained staff</li> </ul> <p>There are no other distributors for this product.</p>

<b>Review Triggers</b>	<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></ul> <p>The Product Governance Framework includes regular consideration of whether there has been a review trigger following each distribution information report. That consideration is by reference to paragraphs 154 to 156 of RG 274.</p>																	
<b>Review Periods</b>	<b>Next review:</b> 05 October 2026																	
<b>Distribution Reporting Requirements</b>	<p>The following information must be provided to Transport Mutual Credit Union by distributors who engage in retail product distribution conduct in relation to this product:</p> <table><tr><th>Type of information</th><th>Description</th><th>Reporting period</th></tr><tr><td>Significant dealing(s)</td><td>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>As soon as practicable, and in any case within 10 business days after becoming aware</td></tr><tr><td>Complaints</td><td>Number of complaints</td><td>Every 3 months</td></tr><tr><td>Sales <b>outside</b> the target market</td><td>Number of sales \$ value of sales</td><td>Every 3 months</td></tr><tr><td>Sales <b>inside</b> the target market</td><td>Number of sales \$ value of sales</td><td>Every 3 months</td></tr></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	Sales <b>outside</b> the target market	Number of sales \$ value of sales	Every 3 months	Sales <b>inside</b> the target market	Number of sales \$ value of sales	Every 3 months
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