

Target Market Determination – Multi Access Account

Product	Multi Access Account
Issuer	Transport Mutual Credit Union ABN/ACN 78 087 650 600 AFSL/Australian Credit Licence 240718
Date of TMD	05 October 2024
Target Market	<p>Description of target market</p> <p>Multi Access Account</p> <p>Retail clients who:</p> <ul style="list-style-type: none"> • need a transactional banking account to conveniently manage their funds and facilitate payments • need that transactional account to have the full range of features <p>Description of product, including key attributes</p> <p>Multi access account</p> <p>This is a Multi Access Account and the key features of this product are:</p> <ul style="list-style-type: none"> • no minimum deposit • balances at call • variable interest rate • interest rate tiers as listed at https://www.transportmutual.com.au/quick-links/interest-rates/ • card access • internet banking • mobile banking app • telephone banking • fees and charges as listed at https://www.transportmutual.com.au/quick-links/fees-and-charges/
Distribution Conditions	<p>Distribution conditions</p> <p>This product is distributed by the issuer through the following channels:</p> <ul style="list-style-type: none"> • Head office • Call Centre • Online <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> • ensuring that retail clients meet the eligibility requirements for the product • ensuring that distribution through head office and call centre is by appropriately trained staff <p>There are no other distributors for this product.</p>

Review Triggers	The review triggers that would reasonably suggest that the TMD is no longer appropriate include: <ul style="list-style-type: none">• A significant dealing of the product to consumers outside the target market occurs;• 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;• 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.		
Review Periods	Next review: 05 October 2026		
Distribution Reporting Requirements	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:		
	Type of information	Description	Reporting period
	Complaints	Number of complaints	Every 3 months
	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