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 2026
Target Market	**Description of target market** **Multi Access Account** Retail clients who: • need a transactional banking account to conveniently manage their funds and facilitate payments • need that transactional account to have the full range of features **Description of product, including key attributes** **Multi access account** This is a Multi Access Account and the key features of this product are: • no minimum deposit • balances at call • variable interest rate • interest rate tiers as listed at https://www.transportmutual.com.au/support/rates-fees/interest-rates/ • card access • internet banking • mobile banking app • telephone banking • fees and charges as listed at https://www.transportmutual.com.au/support/rates-fees/fees-and-charges/
Distribution Conditions	**Distribution conditions** This product is distributed by the issuer through the following channels: • Head office • Call Centre • Online Distribution conditions for this product include: • 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 There are no other distributors for this product.

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<tr><td>Review Triggers</td><td>The review triggers that would reasonably suggest that the TMD is no longer appropriate include:
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.</td></tr>
<tr><td>Review Periods</td><td>Next review: 05 October 2028</td></tr>
<tr><td>Distribution Reporting Requirements</td><td>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:<table><tr><th>Type of information</th><th>Description</th><th>Reporting period</th></tr><tr><td>Complaints</td><td>Number of complaints</td><td>Every 3 months</td></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></table></td></tr>
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