Target Market Determination – Offset Account

Product	Offset 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** **Mortgage Offset** Retail clients who: • want to reduce the amount of interest payable under a linked loan account so that the loan is repaid sooner • need a transactional banking account to conveniently manage their funds and facilitate payments **Description of product, including key attributes** **Mortgage Offset** This is a Mortgage Offset and the key features of this product are: • 100% offset of the account balance against the linked home loan balance when calculating interest on the loan • apart from any offset against the linked loan account, no interest is payable on the account balance • internet banking • mobile banking app • telephone banking • personal cheques
Distribution Conditions	**Distribution conditions** This product is distributed by the issuer through the following channels: • Head office • Online Distribution conditions for this product include: • ensuring that retail clients meet the eligibility requirements for the product • ensuring that distribution through branches 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;
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.</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>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 outside the target market</td><td>Number of sales
$ value of sales</td><td>Every 3 months</td></tr>
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$ value of sales</td><td>Every 3 months</td></tr>
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