

## Target Market Determination – Redifund Account

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|--------------------------------|---|
| <b>Product</b>                 | Redifund Account  |
| <b>Issuer</b>                  | Transport Mutual Credit Union ABN/ACN 78 087 650 600<br>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><b>Redifund Account</b></p> <p>Retail clients who:</p> <ul style="list-style-type: none"> <li>• need a savings account offering higher returns even if that means restrictions on access to the funds</li> </ul> <p><b>Description of product, including key attributes</b></p> <p><b>Redifund Account</b></p> <p>This is a Redifund Account and the key features of this product are:</p> <ul style="list-style-type: none"> <li>• minimum \$5,000 balance</li> <li>• variable interest rate</li> <li>• funds at call after 7 days</li> <li>• interest rate tiers as listed at <a href="https://www.transportmutual.com.au/quick-links/interest-rates/">https://www.transportmutual.com.au/quick-links/interest-rates/</a></li> <li>• must maintain a minimum balance of \$5,000</li> <li>• internet banking</li> <li>• mobile 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>   |

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| <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>  |   |  |
|  | <b>Type of information</b>   | <b>Description</b>  | <b>Reporting period</b>  |
|  | 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<br>\$ value of sales  | Every 3 months   |
|  | Sales <b>inside</b> the target market  | Number of sales<br>\$ value of sales  | Every 3 months   |