Target Market Determination – Overdraft

Product	Overdraft
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** Retail clients who: • are seeking a continuing credit facility to make purchases, pay bills and to manage their cash flow needs • are aged 18 years or more and meet the credit assessment criteria for the product **Personal overdraft** • are seeking a relatively low credit limit to cover temporary and short-term fluctuations in cash flow **Description of product, including key attributes** This is an S4 Overdraft. The key attributes are: • credit limits of between $1,000 and $30,000 • variable interest rate • security not required • monthly e-statements • minimum monthly repayments of $20 or 5% of the drawn balance, whichever is greater • 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 loan 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
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 Information 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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