

Target Market Determination – Term Deposit Account

Product	Term Deposit
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> <ul style="list-style-type: none"> • need the certainty of a fixed rate of interest on their savings • do not need the ability to withdraw funds at call prior to maturity of the deposit • need regular monthly income even if that means a lower rate of interest • need to maximise interest receivable and will accept interest at maturity <p>Description of product, including key attributes</p> <p>This is a Term Deposit and the key features of this product are:</p> <ul style="list-style-type: none"> • fixed interest rates for the selected term • minimum \$1,000 • 3 months to 24 months • interest rate tiers as listed at https://www.transportmutual.com.au/quick-links/interest-rates/ • bonus interest paid to SMSF accounts • interest monthly or on maturity • automatic roll over available
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"> • branches • call centres • 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 branches and call centres is by appropriately trained staff <p>There are no other distributors for this product.</p>

Review Triggers	<p>The review triggers that would reasonably suggest that the TMD is no longer appropriate include:</p> <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; <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>															
Review Periods	<p>Next review: 05 October 2026</p>															
Distribution Reporting Requirements	<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> <table border="1" data-bbox="432 1111 1425 1731"> <thead> <tr> <th data-bbox="432 1111 796 1160">Type of information</th> <th data-bbox="796 1111 1110 1160">Description</th> <th data-bbox="1110 1111 1425 1160">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="432 1160 796 1480">Significant dealing(s)</td> <td data-bbox="796 1160 1110 1480">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 data-bbox="1110 1160 1425 1480">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="432 1480 796 1536">Complaints</td> <td data-bbox="796 1480 1110 1536">Number of complaints</td> <td data-bbox="1110 1480 1425 1536">Every 3 months</td> </tr> <tr> <td data-bbox="432 1536 796 1637">Sales outside the target market</td> <td data-bbox="796 1536 1110 1637">Number of sales \$ value of sales</td> <td data-bbox="1110 1536 1425 1637">Every 3 months</td> </tr> <tr> <td data-bbox="432 1637 796 1731">Sales inside the target market</td> <td data-bbox="796 1637 1110 1731">Number of sales \$ value of sales</td> <td data-bbox="1110 1637 1425 1731">Every 3 months</td> </tr> </tbody> </table>	Type of information	Description	Reporting period	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 outside the target market	Number of sales \$ value of sales	Every 3 months	Sales inside the target market	Number of sales \$ value of sales	Every 3 months
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