

Product	S5 Christmas Club Savings Account
Issuer	Central Murray Credit Union Limited ABN 69 087 651 812 AFSL and Australian Credit Licence 239446
Date of TMD	29th April 2026
Associated Products	<p>The other facilities included with the product and covered by this determination.</p> <p>BPAY® – a non-cash payment facility used to make payment using funds held in the product to a BPAY biller.</p> <p>OSKO® – a non-cash payment facility used to make a same day payment to another CMB account or an account at another financial institution.</p> <p>Electronic Payment – a non-cash payment facility used to make payment to another CMB account or an account at another financial institution.</p>
Target Market	<p>Description of target market</p> <p>S5 Christmas Club Savings Account is only available to personal customers.</p> <p>This product has been designed for the class of customer who are looking for an account that can assist them in saving for their Christmas expenses.</p> <p>Key attributes and eligibility criteria</p> <p>S5 is savings account.</p> <p>The product's key attributes are:</p> <ul style="list-style-type: none"> • Availability online during 15th November to 15th February each year • Mobile and phone banking access • Transaction fees and general service fees apply • No minimum balance to be held • Funds available from 15th November to 15th February each year • Interest is calculated on daily balance and paid annually. <p>The products eligibility criteria are:</p> <ul style="list-style-type: none"> • The customer must be a member of CMCU. <p>Objectives, financial situations, needs</p> <p>This product has been designed for individuals who:</p>

	<ul style="list-style-type: none"> • are seeking a savings account with restricted access; • are seeking flexibility in the way funds can be accessed during the access period; • have a wide range of income and savings level, employment status and ages and life stages; and • want the security of funds (low risk product).
Distribution Conditions	<p>Distribution channels</p> <p>The product may be distributed in branch by appropriate authorised bankers.</p> <p>Distribution conditions</p> <p>The distribution of the product is subject to the following conditions and restrictions:</p> <ul style="list-style-type: none"> • The customer being a member of CMB.
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 material change to fees or rates of interest; • a material change to withdrawal limits or transaction methods; • high numbers of account closures within a set period; • high numbers of consumers switching to other accounts offered by the issuer; • 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
Review Periods	<p>Initial review</p> <p>We will undertake an initial review of this TMD within 2 years of the effective date (see section1)</p> <p>Periodic reviews</p> <p>We will undertake periodic reviews of this TMD at least every 2 years from the initial review.</p>

Distribution Reporting Requirements

The following information must be provided to CMB by distributors who engage in retail product distribution conduct in relation to this product:

Type of information	Description	Reporting period
Complaints	Number of complaints	Monthly to CMB
Significant dealing(s)	Date or date range of the significant dealing(s) and description of the significant dealing (e.g., why it is not consistent with the TMD)	As soon as practicable, and in any case within 10 business days after becoming aware