

## S6 Youth Saver Account

<b>Product</b>	S6 Youth Saver Account
<b>Issuer</b>	Central Murray Credit Union Limited ABN 69 087 651 812 AFSL and Australian Credit Licence 239446
<b>Date of TMD</b>	29th April 2026
<b>Associated Products</b>	<p>The other facilities included with the product and covered by this determination.</p> <p><b>BPAY®</b> – a non-cash payment facility used to make payment using funds held in the product to a BPAY biller.</p> <p><b>OSKO®</b> – 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><b>Electronic Payment</b> – a non-cash payment facility used to make payment to another CMB account or an account at another financial institution.</p>
<b>Target Market</b>	<p><b>Description of target market</b></p> <p>S6 Youth Saving Account is only available to personal customers under the age of 18.</p> <p>This product has been designed for the class of customer that is under the age of 18 that are looking for a savings account that provides convenient access to their funds.</p> <p><b>Key attributes and eligibility criteria</b></p> <p>S6 is savings account.</p> <p>The product’s key attributes are:</p> <ul style="list-style-type: none"> <li>• Availability online</li> <li>• Mobile and phone banking access</li> <li>• Transaction fees and general service fees apply</li> <li>• No minimum balance to be held</li> <li>• Funds available at call</li> <li>• Interest is calculated on minimum monthly balance and paid annually.</li> </ul> <p>The products eligibility criteria are:</p> <ul style="list-style-type: none"> <li>• The customer must be a member of CMB and under the age of 18.</li> </ul>

	<p><b>Objectives, financial situations, needs</b></p> <p>This product has been designed for individuals who:</p> <ul style="list-style-type: none"> <li>• are seeking a savings account;</li> <li>• are seeking flexibility in the way funds can be accessed during the access period;</li> <li>• have a wide range of income and savings level, employment status and be under the age of 18; and</li> <li>• want the security of funds (low risk product).</li> </ul>						
<p><b>Distribution Conditions</b></p>	<p><b>Distribution channels</b></p> <p>The product may be distributed in branch by appropriate authorised bankers.</p> <p><b>Distribution conditions</b></p> <p>The distribution of the product is subject to the following conditions and restrictions:</p> <ul style="list-style-type: none"> <li>• The customer being a member of CMB and under the age of 18.</li> </ul>						
<p><b>Review Triggers</b></p>	<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 material change to fees or rates of interest;</li> <li>• a material change to withdrawal limits or transaction methods;</li> <li>• high numbers of account closures within a set period;</li> <li>• high numbers of consumers switching to other accounts offered by the issuer;</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><b>Review Periods</b></p>	<p><b>Initial review</b></p> <p>We will undertake an initial review of this TMD within 2 years of the effective date (see section1)</p> <p><b>Periodic reviews</b></p> <p>We will undertake periodic reviews of this TMD at least every 2 years from the initial review.</p>						
<p><b>Distribution Reporting Requirements</b></p>	<p>The following information must be provided to CMB by distributors who engage in retail product distribution conduct in relation to this product:</p> <table border="1" data-bbox="582 2016 1428 2074"> <thead> <tr> <th data-bbox="582 2016 890 2074">Type of information</th> <th data-bbox="890 2016 1157 2074">Description</th> <th data-bbox="1157 2016 1428 2074">Reporting period</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Type of information	Description	Reporting period			
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	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