

<b>Product</b>	S15 Notice of Withdrawal Account
<b>Issuer</b>	Central Murray Credit Union Limited ABN/ACN 69 087 651 812 AFSL 239446
<b>Date of TMD</b>	23 <sup>rd</sup> January 2024
<b>Target Market</b>	<p><b>Description of target market</b></p> <p>S15 Notice of Withdrawal Account is only available to personal customers.</p> <p>This product is designed for the class of customers who are looking for a deposit account with no ability to access funds without giving notice.</p> <p><b>Key attributes and eligibility criteria</b></p> <p>S15 is a savings account.</p> <p>The product's key attributes are:</p> <ul style="list-style-type: none"> <li>• Transaction fees and general service fees apply</li> <li>• No minimum balance to be held</li> <li>• Funds available with notice</li> <li>• Interest is calculated on the daily 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 CMCU.</li> </ul> <p><b>Objectives, financial situations, needs</b></p> <p>This product has been designed for customers who:</p> <ul style="list-style-type: none"> <li>• are seeking a savings account that has restricted access; and</li> <li>• want security of funds (low risk product).</li> </ul>
<b>Distribution Conditions</b>	<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 business member of CMCU.</li> </ul>
<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 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 CMCU by distributors who engage in retail product distribution conduct in relation to this product:</p>		
	<p><b>Type of information</b></p>	<p><b>Description</b></p>	<p><b>Reporting period</b></p>
	<p>Complaints</p>	<p>Number of complaints</p>	<p>Monthly to CMCU</p>
	<p>Significant dealing(s)</p>	<p>Date or date range of the significant dealing(s) and description of the significant dealing (eg, why it is not consistent with the TMD)</p>	<p>As soon as practicable, and in any case within 10 business days after becoming aware</p>