



Target Market Determination
(TMD)
S15 Notice of Withdrawal
Account

Product	S15 Notice of Withdrawal Account
Issuer	Central Murray Credit Union Limited ABN 69 087 651 812 AFSL and Australian Credit Licence 239446
Date of TMD	29th April 2026
Target Market	<p>Description of target market</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>Key attributes and eligibility criteria</p> <p>S15 is a savings account.</p> <p>The product's key attributes are:</p> <ul style="list-style-type: none"> • Transaction fees and general service fees apply • No minimum balance to be held • Funds available with notice • Interest is calculated on the 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 CMB. <p>Objectives, financial situations, needs</p> <p>This product has been designed for customers who:</p> <ul style="list-style-type: none"> • are seeking a savings account that has restricted access; and • want 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 business member of CMB.

<p>Review Triggers</p>	<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 									
<p>Review Periods</p>	<p>Initial review</p> <p>We will undertake an initial review of this TMD within 2 years of the effective date (see section 1)</p> <p>Periodic reviews</p> <p>We will undertake periodic reviews of this TMD at least every 2 years from the initial review.</p>									
<p>Distribution Reporting Requirements</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="584 1189 1426 1720"> <thead> <tr> <th data-bbox="584 1189 887 1245">Type of information</th> <th data-bbox="887 1189 1158 1245">Description</th> <th data-bbox="1158 1189 1426 1245">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="584 1245 887 1357">Complaints</td> <td data-bbox="887 1245 1158 1357">Number of complaints</td> <td data-bbox="1158 1245 1426 1357">Monthly to CMB</td> </tr> <tr> <td data-bbox="584 1357 887 1720">Significant dealing(s)</td> <td data-bbox="887 1357 1158 1720">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="1158 1357 1426 1720">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> </tbody> </table>	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 (eg, why it is not consistent with the TMD)	As soon as practicable, and in any case within 10 business days after becoming aware
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 (eg, why it is not consistent with the TMD)	As soon as practicable, and in any case within 10 business days after becoming aware								