



Target Market Determination (TMD) S66 Joint Pensioner Account

Product	S66 Joint Pensioner Account
Issuer	Central Murray Credit Union Limited ABN 69 087 651 812 AFSL and Australian Credit Licence 239446
Date of TMD	229th 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>Direct Debit – a non-cash payment facility used to make a payment to a third-party merchants using funds held in the account.</p> <p>Visa Debit Card – a non-cash payment facility used to make purchases and cash withdrawals through Visa Debit functionality or EFTPOS functionality using the card issued with the product.</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>PayTo® – used to authorise real time payments with business or merchants from the customers bank account.</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>S66 Joint Pensioner Account is only available to personal customers. This product is designed for the class of customers who are looking for a fully featured everyday transaction account that provides convenient access to their funds and a higher rate of interest.</p> <p>Key attributes and eligibility criteria</p> <p>S66 is a transactional account.</p> <p>The product's key attributes are:</p> <ul style="list-style-type: none"> • Availability online • Mobile and phone banking access • Visa Debit Card • ATM

	<ul style="list-style-type: none"> • Transaction fees and general service fees apply • No minimum balance to be held • Funds available at call • Interest is calculated on the daily balance within tiers and paid monthly. <p>The products eligibility criteria are:</p> <ul style="list-style-type: none"> • The customer must be a member of CMB; • The product must be in joint names; and • The customers must be over the age of 65 and receive an Australian Government Pension. <p>Objectives, financial situations, needs</p> <p>This product has been designed for joint customers who:</p> <ul style="list-style-type: none"> • are seeking a fully featured deposit account; • are seeking flexibility in the way funds can be accessed; • receive an Australian Government Pension and be over the age of 65; • want security of funds (low risk product) <p>Classes of customers for whom this product is clearly unsuitable</p> <ul style="list-style-type: none"> • Customers under the age of 65; and • Customers who are self-funded retirees.
<p>Distribution Conditions</p>	<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; and • The customer being over the age of 65;
<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;

	<ul style="list-style-type: none"> a material changes 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 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>									
<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="584 645 1426 1173"> <thead> <tr> <th data-bbox="584 645 887 703">Type of information</th> <th data-bbox="887 645 1158 703">Description</th> <th data-bbox="1158 645 1426 703">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="584 703 887 815">Complaints</td> <td data-bbox="887 703 1158 815">Number of complaints</td> <td data-bbox="1158 703 1426 815">Monthly to CMB</td> </tr> <tr> <td data-bbox="584 815 887 1173">Significant dealing(s)</td> <td data-bbox="887 815 1158 1173">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)</td> <td data-bbox="1158 815 1426 1173">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 (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
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