



Target Market  
 Determination (TMD)  
 S11 Business Account

<b>Product</b>	S11 Business Account
<b>Issuer</b>	Central Murray Credit Union Limited ABN/ACN 69 087 651 812 AFSL and Australian Credit Licence 239446
<b>Date of TMD</b>	28th 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>Direct Debit</b> – a non-cash payment facility used to make a payment to a third party merchants using funds held in the account.</p> <p><b>Visa Debit Card</b> – 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><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>PayTo®</b> – used to authorise real time payments with business or merchants from the customers bank account.</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>S11 Business Account is only available to business customers.</p> <p>This product is designed for the class of customers who are looking for a fully featured business transaction account that provides convenient access to their funds.</p> <p><b>Key attributes and eligibility criteria</b></p> <p>S11 is a transactional 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>• Visa Debit Card</li> <li>• ATM</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 the 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.</li> </ul> <p><b>Objectives, financial situations, needs</b></p> <p>This product has been designed for businesses that:</p> <ul style="list-style-type: none"> <li>• are seeking a fully featured deposit account;</li> <li>• are seeking flexibility in the way funds can be accessed;</li> <li>• have a wide range of income and savings level and business type; and</li> <li>• want 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 business member of CMB.</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> </ul>

	<ul style="list-style-type: none"> <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="703 645 1442 1178"> <thead> <tr> <th data-bbox="703 645 887 745">Type of information</th> <th data-bbox="887 645 1206 745">Description</th> <th data-bbox="1206 645 1442 745">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="703 745 887 857">Complaints</td> <td data-bbox="887 745 1206 857">Number of complaints</td> <td data-bbox="1206 745 1442 857">Monthly to CMB</td> </tr> <tr> <td data-bbox="703 857 887 1178">Significant dealing(s)</td> <td data-bbox="887 857 1206 1178">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="1206 857 1442 1178">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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