

<b>Product</b>	Term Deposit																								
<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>Product Options</b>	<p>The options available for the product are:</p> <table border="1"> <thead> <tr> <th>Product</th> <th>Term</th> <th>Product</th> <th>Term</th> </tr> </thead> <tbody> <tr> <td>I1</td> <td>3 months</td> <td>I8</td> <td>4 months</td> </tr> <tr> <td>I2</td> <td>6 months</td> <td>I3</td> <td>9 months</td> </tr> <tr> <td>I6</td> <td>10 months</td> <td>I11</td> <td>11 months</td> </tr> <tr> <td>I4</td> <td>12 months</td> <td>I15</td> <td>15 months</td> </tr> <tr> <td>I5</td> <td>24 months</td> <td></td> <td></td> </tr> </tbody> </table>	Product	Term	Product	Term	I1	3 months	I8	4 months	I2	6 months	I3	9 months	I6	10 months	I11	11 months	I4	12 months	I15	15 months	I5	24 months		
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<b>Target Market</b>	<p><b>Description of target market</b></p> <p>Term Deposits are available for personal and business 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 during the term without loss of interest.</p> <p><b>Key attributes and eligibility criteria</b></p> <p>The product is a fixed term deposit with maturity ranging from 3-24 months.</p> <p>The product's key attributes are:</p> <ul style="list-style-type: none"> <li>• \$500 minimum balance;</li> <li>• The ability to earn interest on deposited funds for a fixed period at a fixed rate and the inability to withdraw funds during the fixed period without loss of interest; and</li> <li>• Interest is calculated on the daily balance and paid on maturity.</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>• May have financial capacity to deposit funds into the product;</li> <li>• Do not require the funds to be at call; 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> </ul>																								

	<ul style="list-style-type: none"> <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>									
<b>Review Periods</b>	<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>									
<b>Distribution Reporting Requirements</b>	<p>The following information must be provided to CMCU by distributors who engage in retail product distribution conduct in relation to this product:</p> <table border="1"> <thead> <tr> <th>Type of information</th> <th>Description</th> <th>Reporting period</th> </tr> </thead> <tbody> <tr> <td>Complaints</td> <td>Number of complaints</td> <td>Monthly to CMCU</td> </tr> <tr> <td>Significant dealing(s)</td> <td>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>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 CMCU	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
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