



Target Market
 Determination (TMD)
 Farm Management
 Term Deposit

Product	150 Farm Management Term Deposit
Issuer	Central Murray Credit Union Limited ABN/ACN 69 087 651 812 AFSL and Australian Credit Licence 239446
Date of TMD	28th April 2026
Product Options	The product is available for a 12 month term.
Target Market	<p>Description of target market</p> <p>This product is available to primary producers under the farm management deposit scheme.</p> <p>This product is designed for the class of customer that is a primary producer with a taxable income of not over \$100,000.</p> <p>Key attributes and eligibility criteria</p> <p>The product is a fixed term deposit with a 12 month maturity.</p> <p>The product's key attributes are:</p> <ul style="list-style-type: none"> • \$500 minimum balance; • 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 • Interest is calculated on the daily balance and paid on maturity. <p>The products eligibility criteria are:</p> <ul style="list-style-type: none"> • The customer must be a member of CMB. • The customer must be a primary producer <p>Objectives, financial situations, needs</p> <p>This product has been designed for customers who:</p> <ul style="list-style-type: none"> • Are primary producers; • May have financial capacity to deposit funds into the product; • Do not require the funds to be at call; and • want security of funds (low risk product).

<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 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 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="707 1599 1313 2047"> <thead> <tr> <th data-bbox="707 1599 890 1704">Type of information</th> <th data-bbox="890 1599 1082 1704">Description</th> <th data-bbox="1082 1599 1313 1704">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="707 1704 890 1816">Complaints</td> <td data-bbox="890 1704 1082 1816">Number of complaints</td> <td data-bbox="1082 1704 1313 1816">Monthly to CMB</td> </tr> <tr> <td data-bbox="707 1816 890 2047">Significant dealing(s)</td> <td data-bbox="890 1816 1082 2047">Date or date range of the significant dealing(s) and</td> <td data-bbox="1082 1816 1313 2047">As soon as practicable, and in any case within 10 business days</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	As soon as practicable, and in any case within 10 business days
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		description of the significant dealing (e.g., why it is not consistent with the TMD)	after becoming aware