



# Target Market Determination (TMD) S8 Everyday Access Account Overdraft

<b>Product</b>	S8 Everyday Access Account Overdraft
<b>Issuer</b>	Central Murray Credit Union Limited ABN 69 087 651 812 AFSL and Australian Credit Licence 239446
<b>Date of TMD</b>	29th 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> <p><b>Overdraft</b> – an overdraft facility that is issued to an approved customer.</p>
<b>Target Market</b>	<p><b>Description of target market</b></p> <p>S8 Everyday Access Account Overdraft is only available to personal customers.</p> <p>This product is designed for the class of customers who:</p> <ul style="list-style-type: none"> <li>• are looking for a fully featured everyday transaction account that provides convenient access to their funds; and</li> <li>• are looking for an overdraft facility.</li> </ul> <p><b>Key attributes and eligibility criteria</b></p> <p>S8 is a transactional account linked to an approved overdraft.</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>• Member Chequing</li> <li>• Transaction fees and general service fees apply</li> <li>• Minimum payment is due, including interest</li> </ul> <p>The products eligibility criteria are:</p> <ul style="list-style-type: none"> <li>• The customer must be a member of CMB; and</li> <li>• The customer meets standard eligibility criteria.</li> </ul> <p><b>Objectives, financial situations, needs</b></p> <p>This product has been designed for individuals who:</p> <ul style="list-style-type: none"> <li>• Require an overdraft facility;</li> <li>• are seeking a fully featured transaction 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 wide range of ages and life stages;</li> <li>• have the capacity to pay fees, interest and repayments as and when such amounts become due and payable.</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; and</li> <li>• The customer meets eligibility criteria.</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 section 1)</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="582 645 1402 1176"> <thead> <tr> <th data-bbox="582 645 877 703">Type of information</th> <th data-bbox="877 645 1141 703">Description</th> <th data-bbox="1141 645 1402 703">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="582 703 877 815">Complaints</td> <td data-bbox="877 703 1141 815">Number of complaints</td> <td data-bbox="1141 703 1402 815">Monthly to CMB</td> </tr> <tr> <td data-bbox="582 815 877 1176">Significant dealing(s)</td> <td data-bbox="877 815 1141 1176">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="1141 815 1402 1176">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
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