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| Product | S11 Business Overdraft Account |
| Issuer | Central Murray Credit Union Limited ABN 69 087 651 812 AFSL and Australian Credit Licence 239446 |
| Date of TMD | 29th 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> <p>Overdraft – a overdraft facility that is issued to an approved customer.</p> |
| Target Market | <p>Description of target market</p> <p>S11 Business Account is only available to business customers.</p> <p>This product is designed for the class of customers who:</p> <ul style="list-style-type: none"> • are looking for a fully featured business transaction account that provides convenient access to their funds; and • hold an overdraft facility for conducting transactions for business purposes. <p>Key attributes and eligibility criteria</p> <p>S11 is a transactional account.</p> <p>The product's key attributes are:</p> |

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| | <ul style="list-style-type: none"> • Availability online • Mobile and phone banking access • Visa Debit Card • ATM • The requirement to pay: <ul style="list-style-type: none"> • Quarterly overdraft fee; • Applicable transactions fees; • Minimum payment due, including interest and transaction fees. <p>The products eligibility criteria are:</p> <ul style="list-style-type: none"> • The customer must be a member of CMB; • Operate a business; and • Meet the eligibility criteria for a business overdraft. <p>Objectives, financial situations, needs</p> <p>This product has been designed for businesses that:</p> <ul style="list-style-type: none"> • are seeking a fully featured deposit account; • are seeking flexibility in the way funds can be accessed; • have a wide range of income and savings level and business type; and • are able to make payment of repayments, interest and applicable fees as and when they become due and payable. |
| <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; and • Meet the eligibility criteria for a business overdraft. |
| <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 change to the product or the terms and conditions of the product occurs which would cause the TMD to no longer be appropriate | | | | | | | | | |
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| <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="582 645 1428 1176"> <thead> <tr> <th data-bbox="582 645 890 701">Type of information</th> <th data-bbox="890 645 1158 701">Description</th> <th data-bbox="1158 645 1428 701">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="582 701 890 815">Complaints</td> <td data-bbox="890 701 1158 815">Number of complaints</td> <td data-bbox="1158 701 1428 815">Monthly to CMB</td> </tr> <tr> <td data-bbox="582 815 890 1176">Significant dealing(s)</td> <td data-bbox="890 815 1158 1176">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 1428 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 (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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