

Product	S10 Mortgage Offset 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>
Target Market	<p>Description of target market</p> <p>S10 Mortgage Offset is only available to personal customers who have an eligible residential mortgage loan with CMB.</p> <p>This product is designed for the class of customers who are looking for a fully featured everyday transaction account that is linked to their residential mortgage housing loan enabling them to reduce the amount of interest payable on the loan.</p> <p>Key attributes and eligibility criteria</p> <p>S10 is a transactional account.</p> <p>The product's key attributes are:</p> <ul style="list-style-type: none"> • Availability online • Mobile and phone banking access

	<ul style="list-style-type: none"> • Visa Debit Card • ATM • Transaction fees and general service fees apply • No minimum balance to be held • Funds available at call • The credit balance of this account is offset daily against the outstanding residential mortgage loan balance, reducing the interest payable on the linked loan. <p>The products eligibility criteria are:</p> <ul style="list-style-type: none"> • The customer must be a member of CMB; and • The customer must have an eligible residential mortgage with CMB. <p>Objectives, financial situations, needs</p> <p>This product has been designed for individuals who:</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 wide range of ages and life stages; and • want security of funds (low risk product).
<p>Distribution Conditions</p>	<p>Distribution channels</p> <p>The product may be distributed in branch and assessed 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 • That the customers meet the eligibility requirements for the attached loan.
<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 									
<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="582 645 890 703">Type of information</th> <th data-bbox="890 645 1158 703">Description</th> <th data-bbox="1158 645 1428 703">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="582 703 890 815">Complaints</td> <td data-bbox="890 703 1158 815">Number of complaints</td> <td data-bbox="1158 703 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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