



Target Market Determination (TMD) Unsecured Personal Loan

Product	<p>Unsecured Personal Loan</p> <p>An unsecured credit facility used for personal purposes.</p>
Issuer	<p>Central Murray Credit Union Limited</p> <p>ABN 69 087 651 812</p> <p>AFSL and Australian Credit Licence 239446</p>
Date of TMD	29th April 2026
Product Options	<p>The options available for the product:</p> <ul style="list-style-type: none"> Personal loan (unsecured)
Target Market	<p>Description of target market</p> <p>Unsecured Personal Loan is available to personal customers.</p> <p>This product is designed for the class of customers who may seek finance for any personal purpose and may not wish to provide security.</p> <p>Key attributes and eligibility criteria</p> <p>The product's key attributes are:</p> <ul style="list-style-type: none"> The ability to use credit for any personal purposes without having to provide security; The requirement to make payment of fees, interest and repayment of principal; and Interest is calculated daily and charged monthly. <p>The products eligibility criteria are:</p> <ul style="list-style-type: none"> The customer must be a member of CMB; and The customer meets the eligibility requirements for the product. <p>Objectives, financial situations, needs</p> <p>This product has been designed for customers who are looking to make a personal purchase without having to provide security and want the certainty of a fixed repayment with the flexibility to can make additional repayments.</p> <p>Classes of customers for whom the product is clearly unsuitable</p> <p>Customers who do not meet the eligibility requirements.</p>
Distribution Conditions	Distribution channels

	<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 member of CMB; and • That the customer meets the eligibility requirements for the 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; • 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 section 1)</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="584 1585 1426 2033"> <thead> <tr> <th data-bbox="584 1585 887 1644">Type of information</th> <th data-bbox="887 1585 1158 1644">Description</th> <th data-bbox="1158 1585 1426 1644">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="584 1644 887 1760">Complaints</td> <td data-bbox="887 1644 1158 1760">Number of complaints</td> <td data-bbox="1158 1644 1426 1760">Monthly to CMB</td> </tr> <tr> <td data-bbox="584 1760 887 2033">Significant dealing(s)</td> <td data-bbox="887 1760 1158 2033">Date or date range of the significant dealing(s) and description of the significant dealing (eg, why it is not</td> <td data-bbox="1158 1760 1426 2033">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	As soon as practicable, and in any case within 10 business days after becoming aware
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		consistent with the TMD)	
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