

## Target Market Determination – Multi Access Account

<b>Product</b>	Multi Access Account
<b>Issuer</b>	Transport Mutual Credit Union ABN/ACN 78 087 650 600 AFSL/Australian Credit Licence 240718
<b>Date of TMD</b>	05 October 2021
<b>Target Market</b>	<p><b>Description of target market</b></p> <p><b>Multi Access Account</b></p> <p>Retail clients who:</p> <ul style="list-style-type: none"> <li>• need a transactional banking account to conveniently manage their funds and facilitate payments</li> <li>• need that transactional account to have the full range of features</li> </ul> <p><b>Description of product, including key attributes</b></p> <p><b>Multi access account</b></p> <p>This is a Multi Access Account and the key features of this product are:</p> <ul style="list-style-type: none"> <li>• no minimum deposit</li> <li>• balances at call</li> <li>• variable interest rate</li> <li>• interest rate tiers as listed at <a href="https://www.transportmutual.com.au/quick-links/interest-rates/">https://www.transportmutual.com.au/quick-links/interest-rates/</a></li> <li>• card access</li> <li>• internet banking</li> <li>• mobile banking app</li> <li>• telephone banking</li> <li>• fees and charges as listed at <a href="https://www.transportmutual.com.au/quick-links/fees-and-charges/">https://www.transportmutual.com.au/quick-links/fees-and-charges/</a></li> </ul>
<b>Distribution Conditions</b>	<p><b>Distribution conditions</b></p> <p>This product is distributed by the issuer through the following channels:</p> <ul style="list-style-type: none"> <li>• Head office</li> <li>• Call Centre</li> <li>• Online</li> </ul> <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> <li>• ensuring that retail clients meet the eligibility requirements for the product</li> <li>• ensuring that distribution through head office and call centre is by appropriately trained staff</li> </ul> <p>There are no other distributors for this product.</p>

<b>Review Triggers</b>	<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 significant dealing of the product to consumers outside the target market occurs;</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> <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>									
<b>Review Periods</b>	<p><b>First review date:</b> 05 October 2022</p> <p><b>Periodic reviews:</b> Every 2 years after the initial review</p>									
<b>Distribution Reporting Requirements</b>	<p>The following information must be provided to Transport Mutual Credit Union by distributors who engage in retail product distribution conduct in relation to this product:</p> <table border="1" data-bbox="427 987 1426 1458"> <thead> <tr> <th data-bbox="427 987 799 1037">Type of information</th> <th data-bbox="799 987 1114 1037">Description</th> <th data-bbox="1114 987 1426 1037">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="427 1037 799 1137">Complaints</td> <td data-bbox="799 1037 1114 1137">Number of complaints</td> <td data-bbox="1114 1037 1426 1137">Every 3 months</td> </tr> <tr> <td data-bbox="427 1137 799 1458">Significant dealing(s)</td> <td data-bbox="799 1137 1114 1458">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="1114 1137 1426 1458">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	Every 3 months	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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