

## Target Market Determination – Visa Debit Card

<b>Product</b>	<p>Visa Debit Card</p>
<b>Issuer</b>	<p>Transport Mutual Credit Union ABN/ACN 78 087 650 600 AFSL/Australian Credit Licence 240718</p>
<b>Date of TMD</b>	<p>05 October 2021</p>
<b>Target Market</b>	<p><b>Description of target market</b></p> <p>Retail clients who:</p> <ul style="list-style-type: none"> <li>• have an account to which the card can be linked</li> <li>• are seeking a non-cash payment facility to make purchases and pay bills from their linked account</li> <li>• are seeking the ability to withdraw cash</li> <li>• are aged 12 years or over</li> </ul> <p><b>Description of product, including key attributes</b></p> <p>This is a Visa Debit Card and the key features of this product are:</p> <ul style="list-style-type: none"> <li>• only able to access funds from the linked account</li> <li>• daily cash withdrawal limits of \$1,000</li> <li>• cash withdrawals by ATM</li> <li>• point of sale payments using the card</li> <li>• card not present payments including, online, over the phone or mail</li> <li>• Bank@Post supported including bill payments, deposits and withdrawals</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> <p>The Product Governance Framework includes regular consideration of whether there has been a review trigger following each distribution information report. That consideration is by reference to paragraphs 154 to 156 of RG 274.</p>									
<b>Review Periods</b>	<p><b>First review date:</b> 05 October 2021</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="432 1061 1426 1485"> <thead> <tr> <th data-bbox="432 1061 798 1111">Type of information</th> <th data-bbox="798 1061 1110 1111">Description</th> <th data-bbox="1110 1061 1426 1111">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="432 1111 798 1435">Significant dealing(s)</td> <td data-bbox="798 1111 1110 1435">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="1110 1111 1426 1435">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="432 1435 798 1485">Complaints</td> <td data-bbox="798 1435 1110 1485">Number of complaints</td> <td data-bbox="1110 1435 1426 1485">Every 3 months</td> </tr> </tbody> </table>	Type of information	Description	Reporting period	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	Complaints	Number of complaints	Every 3 months
Type of information	Description	Reporting period								
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								
Complaints	Number of complaints	Every 3 months								