

Product	Cheque a Month Deposit			
Issuer	Central Murray Credit Union Limited ABN/ACN 69 087 651 812 AFSL 239446			
Date of TMD	23 rd January 2024			
Product Options	The options available for the product are:			
	Product	Term	Product	Term
	I12	12 months	I24	24 months
Target Market	<p>Description of target market</p> <p>Cheque a Month Deposits are available for personal customers.</p> <p>This product is designed for the class of customers who are looking for a deposit account with no ability to access funds during the term but a regular cash flow through interest being paid monthly.</p> <p>Key attributes and eligibility criteria</p> <p>The product is a fixed term deposit with maturity ranges from 12 or 24 months.</p> <p>The product's key attributes are:</p> <ul style="list-style-type: none"> • \$500 minimum balance; • The ability to earn interest on deposited funds for a fixed period at a fixed rate and the inability to withdraw funds during the fixed period without loss of interest; and • Interest is calculated on the daily balance and paid monthly. <p>The products eligibility criteria are:</p> <ul style="list-style-type: none"> • The customer must be a member of CMCU. <p>Objectives, financial situations, needs</p> <p>This product has been designed for customers who:</p> <ul style="list-style-type: none"> • May have financial capacity to deposit funds into the product; • Do not require the funds to be at call; and • want security of funds (low risk product). 			
Distribution Conditions	<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 CMCU. 			
Review Triggers	<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; 			

	<ul style="list-style-type: none"> • 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 									
Review Periods	<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>									
Distribution Reporting Requirements	<p>The following information must be provided to CMCU by distributors who engage in retail product distribution conduct in relation to this product:</p> <table border="1" data-bbox="432 607 1425 1034"> <thead> <tr> <th data-bbox="432 607 796 658">Type of information</th> <th data-bbox="796 607 1112 658">Description</th> <th data-bbox="1112 607 1425 658">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="432 658 796 759">Complaints</td> <td data-bbox="796 658 1112 759">Number of complaints</td> <td data-bbox="1112 658 1425 759">Monthly to CMCU</td> </tr> <tr> <td data-bbox="432 759 796 1034">Significant dealing(s)</td> <td data-bbox="796 759 1112 1034">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="1112 759 1425 1034">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 CMCU	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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