

## Target Market Determination

<b>Product</b>	Mini Mac Bonus Saver
<b>Issuer</b>	The Mac (Macarthur Credit Union Ltd) ABN/ACN 83 087 650 244 AFSL/ACL 239933
<b>Date of TMD</b>	1 October 2021
<b>Target Market</b>	<p><b>Description of target market</b></p> <p>Retail clients who:</p> <ul style="list-style-type: none"> <li>• need a savings account offering higher returns even if that means restrictions on access to the funds</li> <li>• are able and intend to make regular deposits</li> </ul> <p><b>Description of product, including key attributes</b></p> <p>This is a Mini Mac Bonus Saver and the key features of this product are:</p> <ul style="list-style-type: none"> <li>• no minimum deposit</li> <li>• variable base interest rate</li> <li>• variable bonus rate of interest</li> <li>• restricted to eligible customers aged 17 years and under</li> <li>• minimum \$10 must be deposited to earn bonus interest each month</li> <li>• no withdrawals can be made to earn bonus interest each month</li> <li>• 2 withdrawals annually</li> <li>• Online Banking – enquiry only</li> <li>• The Mac App – enquiry only</li> <li>• Refer to The Mac Fees Charges and Transaction Limits document found at <a href="http://www.themaccu.com.au/support/the-fine-print/">www.themaccu.com.au/support/the-fine-print/</a> for all relevant fees and charges.</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>• branches</li> <li>• call centres</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 branches and call centres is by appropriately trained staff</li> <li>• ensuring all information online is accurate</li> </ul> <p>There are no other distributors for this product.</p>

<p><b>Review Triggers</b></p>	<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>															
<p><b>Review Periods</b></p>	<p><b>First review date: 01 February 2023</b></p> <p><b>Periodic reviews:</b> every 2 years after the initial and each subsequent review.</p>															
<p><b>Distribution Reporting Requirements</b></p>	<p>The following information must be provided to Macarthur Credit Union by distributors who engage in retail product distribution conduct in relation to this product:</p> <table border="1" data-bbox="443 1200 1439 1930"> <thead> <tr> <th data-bbox="443 1200 810 1256">Type of information</th> <th data-bbox="815 1200 1125 1256">Description</th> <th data-bbox="1129 1200 1439 1256">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="443 1263 810 1630">Significant dealing(s)</td> <td data-bbox="815 1263 1125 1630">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="1129 1263 1439 1630">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="443 1637 810 1722">Complaints</td> <td data-bbox="815 1637 1125 1722">Number of complaints</td> <td data-bbox="1129 1637 1439 1722">Every 3 months</td> </tr> <tr> <td data-bbox="443 1729 810 1832">Sales <b>outside</b> the target market</td> <td data-bbox="815 1729 1125 1832">Number of sales \$ value of sales</td> <td data-bbox="1129 1729 1439 1832">Every 3 months</td> </tr> <tr> <td data-bbox="443 1839 810 1930">Sales <b>inside</b> the target market</td> <td data-bbox="815 1839 1125 1930">Number of sales \$ value of sales</td> <td data-bbox="1129 1839 1439 1930">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	Sales <b>outside</b> the target market	Number of sales \$ value of sales	Every 3 months	Sales <b>inside</b> the target market	Number of sales \$ value of sales	Every 3 months
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