

## Target Market Determination

<b>Product</b>	Junior Term Deposit
<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 the certainty of a fixed rate of interest on their savings</li> <li>• do not need the ability to withdraw funds at call prior to maturity of the deposit</li> <li>• need to maximise the interest rate payable and will accept interest at maturity</li> </ul> <p><b>Description of product, including key attributes</b></p> <p>This is a Junior Term Deposit and the key features of this product are:</p> <ul style="list-style-type: none"> <li>• minimum \$500 deposit</li> <li>• 12 month term only</li> <li>• interest paid on maturity</li> <li>• automatic roll over available</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>
<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> </ul>

	<ul style="list-style-type: none"> <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: 01 February 2023</b></p> <p><b>Periodic reviews:</b> every 2 years after the initial and each subsequent review.</p>															
<b>Distribution Reporting Requirements</b>	<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="459 831 1453 1570"> <thead> <tr> <th data-bbox="459 831 823 887">Type of information</th> <th data-bbox="823 831 1139 887">Description</th> <th data-bbox="1139 831 1453 887">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="459 887 823 1263">Significant dealing(s)</td> <td data-bbox="823 887 1139 1263">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="1139 887 1453 1263">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="459 1263 823 1357">Complaints</td> <td data-bbox="823 1263 1139 1357">Number of complaints</td> <td data-bbox="1139 1263 1453 1357">Every 3 months</td> </tr> <tr> <td data-bbox="459 1357 823 1462">Sales <b>outside</b> the target market</td> <td data-bbox="823 1357 1139 1462">Number of sales \$ value of sales</td> <td data-bbox="1139 1357 1453 1462">Every 3 months</td> </tr> <tr> <td data-bbox="459 1462 823 1570">Sales <b>inside</b> the target market</td> <td data-bbox="823 1462 1139 1570">Number of sales \$ value of sales</td> <td data-bbox="1139 1462 1453 1570">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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