

## Target Market Determination

<b>Product</b>	Term Deposit under \$5,000
<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>Retails 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 term deposit and the key features of this product are:</p> <ul style="list-style-type: none"> <li>• minimum \$2,000 and maximum \$4,999 deposit</li> <li>• 12 month term</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:</b> 1 October 2022</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="443 887 1439 1621"> <thead> <tr> <th data-bbox="443 887 810 943">Type of information</th> <th data-bbox="815 887 1125 943">Description</th> <th data-bbox="1129 887 1439 943">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="443 949 810 1317">Significant dealing(s)</td> <td data-bbox="815 949 1125 1317">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 949 1439 1317">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="443 1323 810 1408">Complaints</td> <td data-bbox="815 1323 1125 1408">Number of complaints</td> <td data-bbox="1129 1323 1439 1408">Every 3 months</td> </tr> <tr> <td data-bbox="443 1415 810 1514">Sales <b>outside</b> the target market</td> <td data-bbox="815 1415 1125 1514">Number of sales \$ value of sales</td> <td data-bbox="1129 1415 1439 1514">Every 3 months</td> </tr> <tr> <td data-bbox="443 1520 810 1619">Sales <b>inside</b> the target market</td> <td data-bbox="815 1520 1125 1619">Number of sales \$ value of sales</td> <td data-bbox="1129 1520 1439 1619">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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