

Target Market Determination

Product	eSaver Account
Issuer	The Mac (Macarthur Credit Union Ltd) ABN/ACN 83 087 650 244 AFSL/ACL 239933
Date of TMD	1 October 2021
Target Market	<p>Description of target market</p> <p>Retail clients who:</p> <ul style="list-style-type: none"> • need a savings account offering higher returns even if that means restrictions on access to the funds <p>Description of product, including key attributes</p> <p>This is an eSaver Account and the key features of this product are:</p> <ul style="list-style-type: none"> • no minimum deposit • \$5,000 daily limit (\$2,000 for OSKO) • variable interest rate • Online Banking • The Mac App • Phone Banking • Refer to The Mac Fees Charges and Transaction Limits document found at www.themaccu.com.au/support/the-fine-print/ for all relevant fees and charges.
Distribution Conditions	<p>Distribution conditions</p> <p>This product is distributed by the issuer through the following channels:</p> <ul style="list-style-type: none"> • branches • call centres • online <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> • ensuring that retail clients meet the eligibility requirements for the product • ensuring that distribution through branches and call centres is by appropriately trained staff • ensuring all information online is accurate <p>There are no other distributors for this product.</p>
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 significant dealing of the product to consumers outside the target market occurs;

	<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; <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>															
Review Periods	<p>First review date: 1 October 2022</p> <p>Periodic reviews: every 2 years after the initial and each subsequent review.</p>															
Distribution Reporting Requirements	<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="459 965 1455 1697"> <thead> <tr> <th data-bbox="459 965 826 1016">Type of information</th> <th data-bbox="826 965 1139 1016">Description</th> <th data-bbox="1139 965 1455 1016">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="459 1016 826 1397">Significant dealing(s)</td> <td data-bbox="826 1016 1139 1397">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 1016 1455 1397">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="459 1397 826 1487">Complaints</td> <td data-bbox="826 1397 1139 1487">Number of complaints</td> <td data-bbox="1139 1397 1455 1487">Every 3 months</td> </tr> <tr> <td data-bbox="459 1487 826 1599">Sales outside the target market</td> <td data-bbox="826 1487 1139 1599">Number of sales \$ value of sales</td> <td data-bbox="1139 1487 1455 1599">Every 3 months</td> </tr> <tr> <td data-bbox="459 1599 826 1697">Sales inside the target market</td> <td data-bbox="826 1599 1139 1697">Number of sales \$ value of sales</td> <td data-bbox="1139 1599 1455 1697">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 outside the target market	Number of sales \$ value of sales	Every 3 months	Sales inside the target market	Number of sales \$ value of sales	Every 3 months
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