

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 • 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; • 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;

	<ul style="list-style-type: none"> 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: 01 February 2023</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="459 835 1453 1570"> <thead> <tr> <th data-bbox="459 835 826 891">Type of information</th> <th data-bbox="826 835 1141 891">Description</th> <th data-bbox="1141 835 1453 891">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="459 891 826 1265">Significant dealing(s)</td> <td data-bbox="826 891 1141 1265">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="1141 891 1453 1265">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="459 1265 826 1361">Complaints</td> <td data-bbox="826 1265 1141 1361">Number of complaints</td> <td data-bbox="1141 1265 1453 1361">Every 3 months</td> </tr> <tr> <td data-bbox="459 1361 826 1464">Sales outside the target market</td> <td data-bbox="826 1361 1141 1464">Number of sales \$ value of sales</td> <td data-bbox="1141 1361 1453 1464">Every 3 months</td> </tr> <tr> <td data-bbox="459 1464 826 1570">Sales inside the target market</td> <td data-bbox="826 1464 1141 1570">Number of sales \$ value of sales</td> <td data-bbox="1141 1464 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 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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