SWS Target Market Determination

Home Loan Owner Occupied

Product Name	Home Loan Owner Occupied	
Issuer	South West Slopes Credit Union Ltd trading as SWSbank (SWS) ABN 80 087 650 673 AFS & Australian Credit Licence Number 240712	
Date of TMD	10/09/2025	
Target Market	A person/s aged 18 years or older that is/are eligible to become a member of SWSbank under our constitution and is/are looking to purchase or refinance a home with the flexibility to make additional repayments and redraw funds as required.	
Features	**Minimum Amount**	$1,000
	Maximum Amount	$2,500,000
	Maximum Loan Term	30 Years
	Repayment Frequency	Weekly, Fortnightly, or Monthly
	Monthly Fee	$0
	Annual Fee	$0
	Establishment Fee	$0
	Late Repayment Fee	$0
	Redraw Fee	$0
	Additional Repayments Allowed	Yes, without penalty
	Interest Calculated	Daily and charged at the end of the month
	Interest Type	Variable
Distribution Channels/ Key Attributes	**Debit Card Access**	No
	ATM/EFTPOS Access	No
	Apple/Google/Samsung Pay	No
	Direct Deposit Available	Yes
	ePay and OSKO available	Yes
	Internet Banking & Mobile App	Yes
	Redraw	Yes
	Offset	Yes
	Branch Access	Yes
	Online Statements	Yes
Review Triggers	• Material change of Product • Regulator request • A significant number of complaints received from members in relation to the Product • High Rates of Default • High Hardship Rates • High number of consumers switching to other products	
Review Period	Within 2 years of the effective date and hence at least every 2 years from the previous review.	
Reporting Period for Complaints	As soon as practicable and in any case within 10 days after becoming aware.	