

<b>Product</b>	<p>Secured Personal Loan</p> <p>A variable rate credit facility used to purchase property to be used as security.</p>
<b>Issuer</b>	Central Murray Credit Union Limited ABN/ACN 69 087 651 812 AFSL 239446
<b>Date of TMD</b>	5 <sup>th</sup> October 2021
<b>Product Options</b>	<p>The options available for the product:</p> <ul style="list-style-type: none"> <li>• New or used car personal loan (secured)</li> <li>• Personal loan (secured)</li> </ul>
<b>Target Market</b>	<p><b>Description of target market</b></p> <p>Secured Personal Loan is available to personal customers.</p> <p>This product is designed for the class of customers who may seek finance at a fixed rate to purchase or refinance a motor vehicle, boat, caravan or other approved personal property.</p> <p><b>Key attributes and eligibility criteria</b></p> <p>The product's key attributes are:</p> <ul style="list-style-type: none"> <li>• The ability to use credit to purchase or refinance a motor vehicle, boat, caravan or other approved personal property;</li> <li>• The credit is secured against the motor vehicle, boat, caravan or other approved personal property;</li> <li>• The requirement to make payment of fees, interest and repayment of principal; and</li> <li>• Interest is calculated daily and charged monthly.</li> </ul> <p>The products eligibility criteria are:</p> <ul style="list-style-type: none"> <li>• The customer must be a member of CMCU; and</li> <li>• The customer meets the eligibility requirements for the product.</li> </ul> <p><b>Objectives, financial situations, needs</b></p> <p>This product has been designed for customers who are looking to make a purchase or refinance a motor vehicle, boat, caravan or other approved personal property and want the certainty of a fixed repayment with the flexibility to can make additional repayments.</p> <p><b>Classes of customers for whom the product is clearly unsuitable</b></p> <p>Customers who do not meet the eligibility requirements.</p>
<b>Distribution Conditions</b>	<p><b>Distribution channels</b></p> <p>The product may be distributed in branch by appropriate authorised bankers.</p> <p><b>Distribution conditions</b></p> <p>The distribution of the product is subject to the following conditions and restrictions:</p> <ul style="list-style-type: none"> <li>• The customer being a member of CMCU; and</li> <li>• That the customer meets the eligibility requirements for the loan.</li> </ul>

<p><b>Review Triggers</b></p>	<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 material changes to fees or rates of interest;</li> <li>• a material changes to withdrawal limits or transaction methods;</li> <li>• high numbers of account closures within a set period;</li> <li>• high numbers of consumers switching to other accounts offered by the issuer;</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> <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><b>Review Periods</b></p>	<p><b>Initial review</b></p> <p>We will undertake an initial review of this TMD within 2 years of the effective date (see section1)</p> <p><b>Periodic reviews</b></p> <p>We will undertake periodic reviews of this TMD at least every 2 years from the initial review.</p>									
<p><b>Distribution Reporting Requirements</b></p>	<p>The following information must be provided to CMCU by distributors who engage in retail product distribution conduct in relation to this product:</p> <table border="1" data-bbox="432 898 1425 1317"> <thead> <tr> <th data-bbox="432 898 799 949">Type of information</th> <th data-bbox="799 898 1110 949">Description</th> <th data-bbox="1110 898 1425 949">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="432 949 799 1048">Complaints</td> <td data-bbox="799 949 1110 1048">Number of complaints</td> <td data-bbox="1110 949 1425 1048">Monthly to CMCU</td> </tr> <tr> <td data-bbox="432 1048 799 1317">Significant dealing(s)</td> <td data-bbox="799 1048 1110 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="1110 1048 1425 1317">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> </tbody> </table>	Type of information	Description	Reporting period	Complaints	Number of complaints	Monthly to CMCU	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
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