



Target Market Determination Credit Products

Personal Loans – Fully Secured, Partly Secured, Secured by Other or Unsecured

WAW Credit Union Co-Operative Ltd.

ABN 48 087 651 787

Australian Financial Service Licence 247298

Australian Credit Licence 247298

Target Market Determination

Personal Loans – Fully Secured, Partly Secured, Secured by Other or Unsecured

Issuer	WAW Credit Union Cooperative Ltd ABN 48 087 651 787 AFSL & Australian Credit Licence 247298
Date of TMD	01 November 2025
Target Market	<p><i>Description of target market</i></p> <ul style="list-style-type: none">• Retail customers being; individual or joint account holders• located in or associated with North East Victoria and Southern New South Wales• are seeking a loan for any worthwhile purpose including to make a purchase or to consolidate an existing debt• are aged 18 years or more and meet the credit assessment criteria for the product• are able and willing to offer security for the loan so as to secure a lower interest rate, or• are unable or unwilling to offer security for the loan even though that means a higher interest rate will apply• need to make regular repayments of interest and principal over the term of the loan• do not need the facility to redraw advance repayments <p><i>Description of product, including key attributes</i></p> <p>This is a Variable Rate P & I Loan. The key attributes are:</p> <ul style="list-style-type: none">• loan amounts from \$1,000.00 to a maximum dependant on the security for the loan,• loan term is up to 15 years,• fixed monthly repayments,• unlimited additional repayments during the loan term• the interest rate will depend upon the type and level of security provided for the loan,• no monthly account keeping fees <p>This product is not suitable for retail customers who are geographically remote from BankWAW's operational footprint being North East Victoria/Southern NSW or, who cannot satisfy BankWAW's know your customer requirements.</p>

Distribution Conditions	<p><i>Distribution conditions</i></p> <p>This product is distributed by the issuer through the following channels:</p> <ul style="list-style-type: none"> • branches • mobile lenders • mortgage brokers <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> • ensuring that clients meet the eligibility conditions for the product • ensuring that distribution through branches and mobile lenders and locally based mortgage brokers is by appropriately authorised and trained personnel <p>The product distribution channels are all located with BankWAW's operational footprint and therefore primarily service consumers located within that footprint or consumers who have an association with BankWAW which leads to contact with a regionally based distribution channel.</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; • material changes to the key attributes of product or distribution conditions such that current target market determination is misleading or inaccurate. 									
Review Periods	<p><i>Periodic review date 01 November 2027</i></p> <p><i>Periodic reviews:</i> Two years after the initial and each subsequent review</p>									
Distribution Information Reporting Requirements	<p>The following information must be provided to BankWAW by distributors who engage in retail product distribution conduct in relation to this product:</p> <table border="1" data-bbox="425 1612 1426 1998"> <thead> <tr> <th data-bbox="425 1612 806 1680">Type of information</th><th data-bbox="806 1612 1124 1680">Description</th><th data-bbox="1124 1612 1426 1680">Reporting period</th></tr> </thead> <tbody> <tr> <td data-bbox="425 1680 806 1792">Complaints</td><td data-bbox="806 1680 1124 1792">Number of complaints</td><td data-bbox="1124 1680 1426 1792">Every two months</td></tr> <tr> <td data-bbox="425 1792 806 1998">Significant dealing(s)</td><td data-bbox="806 1792 1124 1998">Date or date range of the significant dealing(s) and description of the significant dealing (eg,</td><td data-bbox="1124 1792 1426 1998">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	Every two months	Significant dealing(s)	Date or date range of the significant dealing(s) and description of the significant dealing (eg,	As soon as practicable, and in any case within 10 business days after becoming aware
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		why it is not consistent with the TMD)	
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