



Target Market Determination Savings and Investment Products

Christmas Saver

WAW Credit Union Co-Operative Ltd.

ABN 48 087 651 787

Australian Financial Service Licence 247298

Australian Credit Licence 247298

Target Market Determination – Savings and Investment Products

S53 – Christmas Saver

Issuer	WAW Credit Union Cooperative Ltd ABN 48 087 651 787 AFSL & Australian Credit Licence 247298
Date of TMD	01 June 2026
Target Market	<ul style="list-style-type: none"> Individual consumers or Joint account holders Located in or associated with North East Victoria and Southern New South Wales <p>Description of product, including key attributes</p> <p>S53 Christmas Saver, key features of this product are:</p> <ul style="list-style-type: none"> Minimum balances are not required. There are no minimum transaction amounts. Funds are available from 1 November – 15 January of the following year. Deposit interest is calculated on the daily balance. Deposited interest is credited to the account annually, on the last day of October. There are no monthly account-keeping fees. Transaction and non-standard fees and charges may apply (refer fees and charges schedule). Access within the eligible period includes: <ul style="list-style-type: none"> BPAY facilities, including BPAY View, available. Direct debits available. Internal and external online transfer available. Osko/NPP Payments available. Over-the-counter withdrawals available. Direct crediting to account available. Over-the-counter deposits available. This account does not have access to the following facilities: <ul style="list-style-type: none"> Visa Debit card facilities. Personal overdraft facilities. 24 hour access to account available via Internet Banking and Mobile Internet Banking. Any cash withdrawal is limited to a maximum of \$3,000 per day unless notice has been received 24 hours prior. Fees may apply to requests for amounts in excess of \$15,000. <p>Description of likely objectives, financial situation and needs of consumers in the target market</p> <p>This product is designed for individual consumers or joint account holders who require a savings account to save for Christmas expenses, with funds available at call, and linked to a debit card for ATM use during the available period.</p> <p>Classes of consumers for whom the product is unsuitable</p> <p>This product is unsuitable for:</p> <ul style="list-style-type: none"> Individual consumers or joint account holders who require an easily accessible transaction account. Business customers, including sole traders Self-Managed Superannuation Funds Registered clubs, societies and community groups

	<p><i>Explanation of why the product is likely to be consistent with the likely objectives, financial situation and needs of consumers in the target market</i></p> <p>This product is likely to be consistent with the likely objectives, financial situation and needs of consumers in the target market because it provides a savings account which encourages consumers to save for Christmas-related expenses, but offers access to those consumers who need to do so in an emergency situation.</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"> • Service centres <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 by appropriately trained staff <p>There are no other distributors for this product.</p> <p><i>Why the distribution conditions and restrictions will make it more likely that the consumers who acquire the product are in the target market</i></p> <p>Geographic proximity of consumers and branch distribution of this product enables face-to-face assessment of the customer's financial situation, objectives and needs by adequately trained staff members.</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; • 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.
Review Periods	<p><i>Periodic review date:</i> 01 June 2028</p> <p><i>Periodic reviews:</i> every 2 years after the initial and each subsequent review</p>
Distribution Reporting Requirements	<p>BankWAW does not engage in retail product distribution conduct in relation to this product.</p>