Target Market Determination
Savings and Investment Products

Disability Support

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

S60 – Disability Support

Issuer	WAW Credit Union Cooperative Ltd ABN 48 087 651 787 AFSL & Australian Credit Licence 247298
Date of TMD	01 June 2026
Target Market	• Customers registered with a disability under State or Federal law, who directly credit their Disability Support Pension (DSP) or National Disability Insurance Scheme (NDIS) payments to the account. • Located in or associated with North East Victoria and Southern New South Wales ***Description of product, including key attributes*** S60 Disability Support, key features of this product are: • Minimum balances are not required. • There are no minimum transaction amounts. • There are no monthly account-keeping fees. • There are no transaction fees. • There are no monthly account-keeping fees. • Non-standard fees and charges may apply (refer fees and charges schedule). • Funds are available at call. • Deposit interest is credited to the account quarterly (last day). • Visa Debit card is available to account holders only, and not to the Authority to Operate. • BPAY facilities, including BPAY View, available. • Future Payment debits are available. • Internal and external online transfers are available. • Osko/NPP payments are available. • Unlimited over-the-counter transactions are available. • Direct debiting/crediting to account available. • Unlimited atmx ATM withdrawals • This account does not have access to the following facilities: o 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. ***Description of likely objectives, financial situation and needs of consumers in the target market*** This product is designed for customers with a registered disability under State or Federal law who require a transaction-fee free daily transactional account, and who directly credit their DSP or NDIS payments to their account. ***Classes of consumers for whom the product is unsuitable*** This product is unsuitable for: • Children under 13 years old • Individual consumers or joint account holders who are not registered with a disability under State or Federal law, or who are registered but do not directly credit their DSP or NDIS payments to their account. • Business customers, including sole traders • Self-Managed Superannuation Funds

	• Registered clubs, societies and community groups ***Explanation of why the product is likely to be consistent with the likely objectives, financial situation and needs of consumers in the target market*** This product is likely to be consistent with the likely objectives, financial situation and needs of consumers in the target market because it provides transaction-fee free transactional account for those customers with a registered disability and who credit their DSP or NDIS payments directly to their account.
Distribution Conditions	***Distribution conditions*** This product is distributed by the issuer through the following channels: • Service centres Distribution conditions for this product include: • ensuring that retail clients meet the eligibility requirements for the product • ensuring that distribution through branches by appropriately trained staff There are no other distributors for this product. ***Why the distribution conditions and restrictions will make it more likely that the consumers who acquire the product are in the target market*** 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.
Review Triggers	The review triggers that would reasonably suggest that the TMD is no longer appropriate include: • 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	***Periodic review date:*** 01 June 2028 ***Periodic reviews:*** every 2 years after the initial and each subsequent review.
Distribution Reporting Requirements	BankWAW does not engage in retail product distribution conduct in relation to this product.