

Date of Issue: 01 December 2025

Date of Next Review: 01 December 2026

Purpose of this document

SCCU is legally required to prepare this Target Market Determination (TMD). The TMD details the cohort of customers the product has been designed for, the conditions under which the product must be distributed and how SCCU will review this document to ensure it remains appropriate. This document is not a substitute for the product's terms and conditions or other disclosure documents.

Target Market

SCCU has identified the Target Market for the VISA Debit Card and the key attributes of the product that meet the needs, objectives, and financial situation of customers in the Target Market as follows:

VISA Debit Card has been designed for customers who:	Key attributes of VISA Debit Card that make the product appropriate for the Target Market:
Require a facility that provides convenient access to funds held in an eligible linked transaction account, including online payments.	<p>Funds in an eligible linked SCCU transaction account can be accessed either in Australia or overseas, anywhere VISA or eftpos is accepted (depending on transaction type), using these methods:</p> <ul style="list-style-type: none">• Card present transactions;• Card not present such as over the phone and online;• Digital wallet payments; and• Cash withdrawals.

Financial Situation

The Financial Situation of the Target Market are customers that:

- Are likely to require access to funds held in an eligible SCCU transaction account, anywhere VISA or eftpos is accepted.

SCCU holds the view that having its processes in place will mean that the product will likely be consistent with the Financial Situation of the Target Market.

Eligibility Criteria

To hold this product customers will need to satisfy eligibility criteria, including that the customer must:

- Be an individual aged 14 years and above;
- Be an Australian citizen or a permanent resident of Australia;
- Have an Australian residential address;
- Have an eligible SCCU transaction account to which the card will be linked.

SCCU views that the conditions specified are appropriate and it will be likely that the product will be distributed to the Target Market.

Distribution Conditions

SCCU applies the following conditions and restrictions on distribution of VISA Debit Card so that the product is likely provided to customers in the Target Market. The below table identified the distribution channels which the product can be sold through and sets out the conditions that apply to each channel.

Distribution Channels	Conditions that make product distribution through the channel appropriate
Staff Assisted Channels (e.g. Financial Service Centres, Contact Centres).	SCCU staff that distribute this product: <ul style="list-style-type: none">• Are appropriately trained to understand and are able to discuss the features, benefits, rates, fees and charges of the product and key differences between products;• Must follow procedures that outline application eligibility and processes.

Periodic Reviews of the TMD

The TMD will be reviewed each one-year period.

Review Triggers

If any of the below review triggers occur, or if an event or circumstance has occurred that would reasonably suggest that the TMD is no longer appropriate, SCCU will undertake a review of this TMD:

- A significant number of complaints received from customers in relation their acquisition of, or use of, the product that reasonably suggests that the TMD is no longer appropriate;
- A material change to the product or terms and conditions of the product occurs which would cause the TMD to no longer be appropriate;
- Any significant dealing of the product to customers who are outside the Target Market.

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