Target Market Determination
Credit cards

Product	NSA Credit Card
Issuer	Community First Credit Union Limited ABN 80087649938 AFSL/Australian credit licence 231204
Date of TMD	22 November 2024
Target Market	***Description of target market*** Retail clients who: • Aged 18+ and meet the credit assessment criteria for the product • Are looking for access to credit which they can use to make purchases, pay bills or access cash in Australia or overseas; • Are seeking a lower ongoing rate instead of points and add on benefits offer by a rewards style credit card • Want the option of utilising interest free days • are unlikely to carry a substantial balance for a prolonged period because of their financial circumstances • Want to support an organisation for which card is branded for ***Description of product, including key attributes*** This is a NSA Credit Card. The key attributes are: • credit limits from $500 • variable interest rate for purchases, balance transfers and cash advances • up to 55 days interest free when the closing balance is paid each month in full by the due date. Any remaining balance will be charged interest from the due date. • no security required • monthly eStatements • minimum monthly repayments of $20 or 3% of the outstanding balance (whichever is greater) • applicants must meet credit assessment criteria • no application fee • annual fee • other fees and charges may apply. Refer to the current fees and charges schedule
Distribution Conditions	***Distribution conditions*** This product is distributed by the issuer through the following channels: • Stores

- Mobile lenders
- Call centre
- Online
- Third party introducer

Distribution conditions for this product include:

- ensuring that retail clients meet the eligibility requirements for the product
- ensuring that distribution is by appropriately trained staff

There are no other distributors for this product.

Review Triggers

The review triggers that would reasonably suggest that the TMD is no longer appropriate are:

- 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;
- Material change to fees or interest rates
- Material changes to withdrawal or transaction methods
- 20% or more of borrowers in arrears > 30 days
- 20% or more owe >95% of the limit for a prolonged period of 12 months

The *Product Governance Framework* includes regular consideration of whether there has been a review trigger following each distribution information report. That consideration is by reference to paragraphs 154 to 156 of RG 274.

Review Periods

Next review date: 1 November 2025

Periodic reviews: annually

Distribution Information Reporting Requirements

The following information must be provided to Community First Credit Union by distributors who engage in retail product distribution conduct in relation to this product:

Type of information	Description	Reporting period
Complaints	Number of complaints	As soon as practicable, and in any case within 10
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)	business days after becoming aware
Sales **outside** the target market	Number of sales $ value of sales	