Target Market Determination
Home loans

Product	Community Advantage Variable Home Loan
Issuer	Community First Credit Union Limited ABN 80087649938 AFSL/Australian credit licence 231204
Date of TMD	12 August 2025
Target Market	***Description of target market***

Retail clients who:

- are seeking a loan to:
  - purchase or construct an owner occupier or investment property;
- are aged 18 years or more and meet the credit assessment criteria for the product
- are willing and able to offer a first registered mortgage over real property (or other acceptable security) as security for the loan
- need the flexibility to make additional repayments
- need the option to redraw advance repayments
- do no need a mortgage offset account
- will have a maximum loan to valuation ratio (LVR) of 90%
- are seeking to pay no lenders mortgage insurance (LMI)
- at least one applicant is currently employed in one of the following professions –
  - Police Department employee (sworn officer or civilian)
  - Ambulance Officer (including specialist paramedic)
  - Qualified Nurses (including hospital and nursing home/aged care facilities)
  - Professional Fire Fighters
  - Qualified / Licenced Teachers (currently employed in a school)
  - Legal Practitioner
  - Accountant
  - Medical Doctor
  - Dentist/Orthodontist
  - Judicial Officer
  - Veterinary Surgeon

For principal and interest reducing:

- need to make regular repayments of interest and principal over the term of the loan

Description of product, including key attributes

This is a Community Advantage Variable Home Loan secured over real property. The key attributes are:

- loan amounts from $50,000 to a maximum of $1.2 million
- loan terms of up to 30 years
- variable interest rate
- repayment frequency can be weekly/fortnightly/monthly
- the ability to make additional repayments
- a redraw facility to redraw advance repayments
- must provide a registered first mortgage over real property
- application, valuation and legal fee
- staff assisted redraw and loan variation fees
- other fees and charges may apply. Refer to the current fees and charges schedule

For principal and interest reducing:

- principal and interest

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 changes to fees or rates of interest • 10% or more of borrowers are in arrears 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	**First review date:** Annually in November **Periodic reviews:** every year after the initial and each subsequent review
Distribution Information Reporting Requirements	The following information must be provided to Community First Bank 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 business days after becoming aware
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)	
Sales **outside** the target market	Number of sales $ value of sales	