

Target Market Determination

Continuing credit

Product	Overdraft – mortgage secured
Issuer	Community First Credit Union Limited ABN 80087649938 Operating as Community First Bank AFSL and Australian credit licence 231204
Date of TMD	19 September 2025
Target Market	<p><i>Description of target market</i></p> <p>Retail clients who:</p> <ul style="list-style-type: none"> • are seeking a lower rate continuing credit facility on their eligible transaction account to make purchases, pay bills and to manage their cashflow needs • are aged 18 years or more and meet the credit assessment criteria for the product • are seeking a relatively high credit limit to cover large and persistent fluctuations in cashflow • are willing and enable to offer a first registered mortgage over real property as security for the loan <p><i>Description of product, including key attributes</i></p> <p>This is an secured personal overdraft. The key attributes are:</p> <ul style="list-style-type: none"> • credit limits from \$10,000 • variable interest rate • monthly fee for limit of \$1,000 or more • security required • monthly statements • minimum monthly repayments of 1% or \$20 (whichever is greater) • internet banking • banking app • can be linked to an eligible transaction account • monthly fee <p>other fees and charges may apply. Refer to the current fees and charges schedule</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"> • 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
- 20% or more owe >95% of the limit for a prolonged period of 12 months
- 5% or more overdrafts aren't secured with mortgage

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: November
Periodic reviews: annually in November

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	

