Target Market Determination
Deposit accounts

Product	Pink Everyday account/Everyday account
Issuer	Community First Credit Union Limited ABN 80087649938 | Operating as Community First Bank | AFSL and Australian credit licence 231204
Date of TMD	1 September 2025
Target Market	***Description of target market*** Members aged 18+ who need access to a wide range of transactions including card access, online transfers and cash to manage their everyday spending and banking. ***Description of product, including key attributes*** This is for the Everyday Account and Pink Everyday Account and the key features of this product are: • Monthly fee (waived if criteria met) • optional Debit Card • ATM access for cash • ability to complete transfers to another Community First account or account externally • payments via Osko and Apple Pay, Google Pay and Samsung Pay • access via internet banking and mobile banking app • eStatements • direct debits and credits, periodical payments and BPAY • Option to choose between two branded cards, one supports a worthy cause • some transaction fees, service fees and staff assisted transaction fees apply • 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 members aged under 18
- 20% or more of accounts close within any one month

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: Everyday 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	