

Target Market Determination

Deposit accounts

Product	FirstBiz Online Savings account
Issuer	Community First Credit Union Limited ABN 80087649938 Operating as Community First Bank AFSL and Australian credit licence 231204
Date of TMD	22 December 2025
Target Market	<p><i>Description of target market</i></p> <p>Small to medium businesses such as sole traders and partnerships wanting a savings account to park some funds in where they can earn some interest while also having the flexibility to withdraw the funds if needed without penalty. Do not need access to cash and are confident with self-managing their accounts online.</p> <p><i>Description of product, including key attributes</i></p> <p>This is a FirstBiz Online Savings account and the key features of this product are:</p> <ul style="list-style-type: none"> • no minimum deposit • ability to complete transfers to another Community First account or account externally • variable interest rate • access via internet banking, telephone banking and mobile banking app • eStatements • no monthly account keeping fee • monthly fee for Debit Card • 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	<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 <p>Distribution conditions for this product include:</p>

- 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
- 10% or more of members are not businesses
- 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: November 2026

Periodic reviews: annually in November

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 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	