

# Target Market Determination

## Deposit accounts

<b>Product</b>	Goal Saver
<b>Issuer</b>	Community First Credit Union Limited ABN 80087649938   Operating as Community First Bank   AFSL and Australian credit licence 231204
<b>Date of TMD</b>	22 December 2025
<b>Target Market</b>	<p><b><i>Description of target market</i></b></p> <p>Members aged 16+ who need a savings account offering higher returns even if that means restrictions on access to the funds, are able and intend to make regular deposits and need the ability to withdraw funds at call if needed even if that means that a lower interest rate will apply.</p> <p><b><i>Description of product, including key attributes</i></b></p> <p>This is a Bonus Saver and the key features of this product are:</p> <ul style="list-style-type: none"> <li>• variable interest rate on the whole balance of the account comprising of: <ul style="list-style-type: none"> <li>○ A standard rate; and</li> <li>○ If there is a deposit of at least \$50 in total in a month, a credit balance maintained throughout the month and no withdrawals in the month, an additional bonus rate is paid</li> </ul> </li> <li>• access via internet banking, telephone banking and mobile banking app</li> <li>• eStatements</li> <li>• no monthly account keeping fee</li> <li>• some transaction fees, service fees and staff assisted transaction fees apply</li> <li>• other fees and charges may apply. Refer to the current fees and charges schedule</li> </ul>
<b>Distribution Conditions</b>	<p><b><i>Distribution conditions</i></b></p> <p>This product is distributed by the issuer through the following channels:</p> <ul style="list-style-type: none"> <li>• Stores</li> <li>• Mobile lenders</li> <li>• Call centre</li> <li>• Online</li> <li>• Third party introducer</li> </ul> <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> <li>• ensuring that retail clients meet the eligibility requirements for the product</li> </ul>

- 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 16
- 30% or more of members did not receive bonus interest in a 12 month period
- 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 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 <b>outside</b> the target market	Number of sales \$ value of sales	
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