Target Market Determination
Deposit accounts

Product	Business Term Deposit – 8 month special
Issuer	Community First Credit Union Limited ABN 80087649938 AFSL/Australian credit licence 231204
Date of TMD	12 January 2026
Target Market	***Description of target market*** Business clients who: • need the certainty of a fixed rate of interest on their savings • do not need the ability to withdraw funds at call prior to maturity of the deposit • prefers payment of interest in full upon maturity ***Description of product, including key attributes*** This is a Business Term Deposit and the key features of this product are: • fixed interest rate for 8 months • Invest from $10,000 up to $1 million (deposits over $1 million subject to approval). • No monthly account keeping fee • interest paid on maturity • Offer available until 28 February 2026 or until allocation is reached • some fees and charges may apply. Refer to current fees and charges schedule • A penalty may apply for early redemption of the term deposit
Distribution Conditions	***Distribution conditions*** This product is distributed by the issuer through the following channels: • Stores • Call centre • Online • Treasury team • Third party agreements Distribution conditions for this product include: • ensuring that 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 • 5% or more of members aren't businesses 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	