

# Target Market Determination

## Fixed Rate Car Loan

<b>Product</b>	Fixed Rate Car Loan
<b>Issuer</b>	Community First Credit Union Limited ABN 80087649938 AFSL/Australian credit licence 231204
<b>Date of TMD</b>	22 May 2026
<b>Next review</b>	November 2026
<b>Review period</b>	Annually in November
<b>Target Market</b>	<p><b>Target Market objectives, financial situation and needs</b></p> <p>Members aged 18+, seeking finance to buy a petrol/diesel car/boat/caravan/motorcycle/jetski up to 5 years old OR a brand new or demonstrator electric or hybrid vehicle. Want the flexibility to make extra repayments and pay it out early if needed. Require terms up to 7 years to find a repayment that suits their budget</p>
<b>Key product attributes</b>	<p>This is a secured fixed rate car loan. The key attributes are:</p> <ul style="list-style-type: none"> <li>• loan amounts from \$10,000</li> <li>• loan terms of up to 7 years</li> <li>• Fixed interest rate</li> <li>• repayment frequency can be weekly/fortnightly/monthly</li> <li>• the ability to make additional repayments</li> <li>• a redraw facility</li> <li>• acceptable security for the loan must be provided and includes <ul style="list-style-type: none"> <li>➢ registrable and insurable petrol/diesel cars, motorbikes, caravans, boats and jet skis up to 5 years old</li> <li>➢ registrable and insurable full electric or plug in hybrid cars or motorbikes that are brand new or a demonstrator model less than 12 months old and with under 5000kms</li> </ul> </li> <li>• monthly fee</li> <li>• application fee</li> <li>• early repayment fee if repaid before end of term</li> </ul> <p>other fees and charges may apply. Refer to the current fees and charges schedule</p>
<b>Eligibility</b>	<p>You need to be:</p> <ul style="list-style-type: none"> <li>• 18 years or older</li> <li>• brand new or used up to 5 years – registrable vehicle</li> <li>• Meet any other criteria we reasonably require (e.g. we may need to impose additional criteria to comply with law or a direction or instruction of an authority).</li> </ul>
<b>Negative Target Market</b>	<p>Not suitable for applicants who:</p> <ul style="list-style-type: none"> <li>• Are under 18 years of age</li> </ul>

	<ul style="list-style-type: none"> <li>• Do not meet criteria</li> <li>• Need longer than 7 years</li> <li>• Need less than \$10,000</li> <li>• Are looking for a Variable rate</li> </ul>								
<b>Distribution Conditions</b>	<p><b><i>Distribution conditions</i></b></p> <ul style="list-style-type: none"> <li>• Stores</li> <li>• Mobile lenders</li> <li>• Call centre</li> <li>• Online</li> <li>• Brokers</li> <li>• Unlicensed third-party introducers (referrers)</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> <li>• ensuring that distribution is by appropriately trained staff</li> </ul> <p>There are no other distributors for this product.</p>								
<b>Review Triggers</b>	<p>The review triggers that would reasonably suggest that the TMD is no longer appropriate are:</p> <ul style="list-style-type: none"> <li>• A significant dealing of the product to consumers outside the target market occurs;</li> <li>• 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;</li> <li>• 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;</li> <li>• Material changes to fees or rates of interest</li> <li>• 20% or more of loans are paid out early</li> </ul> <p>The <i>Product Governance Framework</i> 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.</p>								
<b>Distribution Reporting Requirements</b>	<p>The following information must be provided to Community First Bank by distributors who engage in retail product distribution conduct in relation to this product:</p> <table border="1" data-bbox="387 1579 1367 1930"> <thead> <tr> <th data-bbox="387 1579 691 1641">Type of information</th> <th data-bbox="691 1579 1083 1641">Description</th> <th data-bbox="1083 1579 1367 1641">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="387 1641 691 1700">Complaints</td> <td data-bbox="691 1641 1083 1700">Number of complaints</td> <td data-bbox="1083 1641 1367 1930" rowspan="2">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="387 1700 691 1930">Significant dealing(s)</td> <td data-bbox="691 1700 1083 1930">Date or date range of the significant dealing(s) and description of the significant dealing (eg, why it is not consistent with the TMD)</td> </tr> </tbody> </table>	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)
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	Sales <b>outside</b> the target market	Number of sales \$ value of sales		
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