

Target Market Determination

Variable Rate Personal Loan

Product	Variable Rate Personal Loan
Issuer	Community First Credit Union Limited ABN 80087649938 AFSL/Australian credit licence 231204
Date of TMD	22 May 2026
Next review	November 2026
Review period	Annually in November
Target Market	<p>Target Market objectives, financial situation and needs</p> <p>Members aged 18+, seeking finance to purchase a wide range of purposes such as holidays, home improvements, vehicles older than 5 years and more. Do not want to offer security over the item being purchased and want the flexibility of a variable rate over terms up to 7 years and the ability to pay it out early if needed.</p>
Key product attributes	<p>This is a secured variable rate personal loan. The key attributes are:</p> <ul style="list-style-type: none"> • loan amounts from \$3,000 • loan terms of up to 7 years • variable interest rate • repayment frequency can be weekly/fortnightly/monthly • the ability to make additional repayments • a redraw facility • unsecured • application fee • monthly fee • other fees and charges may apply. Refer to the current fees and charges schedule
Eligibility	<p>You need to be:</p> <ul style="list-style-type: none"> • 18 years or older • Either an Australian citizen or Australian permanent resident. • 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).
Negative Target Market	<p>Not suitable for applicants who:</p> <ul style="list-style-type: none"> • Are under 18 years of age • Do not meet criteria • Need longer than 7 years • Need less than \$3,000 • Are looking for a fixed rate

Distribution Conditions	<p><i>Distribution conditions</i></p> <ul style="list-style-type: none"> • Stores • Mobile lenders • Call centre • Online • Broker • Third party introducer <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> • 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	<p>The review triggers that would reasonably suggest that the TMD is no longer appropriate are:</p> <ul style="list-style-type: none"> • 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 changes to fees or rates of interest <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>										
Distribution Reporting Requirements	<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="384 1413 1366 1892"> <thead> <tr> <th data-bbox="384 1413 687 1473">Type of information</th> <th data-bbox="687 1413 1082 1473">Description</th> <th data-bbox="1082 1413 1366 1473">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="384 1473 687 1534">Complaints</td> <td data-bbox="687 1473 1082 1534">Number of complaints</td> <td data-bbox="1082 1473 1366 1892" rowspan="3">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="384 1534 687 1771">Significant dealing(s)</td> <td data-bbox="687 1534 1082 1771">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> <tr> <td data-bbox="384 1771 687 1892">Sales outside the target market</td> <td data-bbox="687 1771 1082 1892">Number of sales \$ value of sales</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)	Sales outside the target market	Number of sales \$ value of sales
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