Target Market Determination
Variable Rate Car Loan

Product	Variable Rate Car Loan
Issuer	Community First Credit Union Limited ABN 80087649938 AFSL/Australian credit licence 231204
Date of TMD	7 July 2026
Next review	November 2026
Review period	Annually in November
Target Market	**Target Market objectives, financial situation and needs** Members aged 18+, seeking finance to buy a car/boat/caravan/motorcycle/jetski up to 5 years old. 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.
Key product attributes	This is a secured variable rate car loan. The key attributes are: • loan amounts from $10,000 • 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 • acceptable security for the loan must be provided and includes registrable and insurable cars, motorbikes, caravans, boats and jet skis up to 5 years old • monthly fee • application fee • other fees and charges may apply. Refer to the current fees and charges schedule
Eligibility	You need to be: • 18 years or older • Security must be brand new or used up to 5 years – registrable and insurable vehicle • 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	Not suitable for applicants who: • Are under 18 years of age • Do not meet criteria • Need longer than 7 years • Need less than $10,000 • Are looking for a fixed rate

<table>
<tr><td>Distribution Conditions</td><td></td><td>

Distribution conditions

Stores
Mobile lenders
Call centre
Online
Brokers
Unlicensed third-party introducers (referrers)

Distribution conditions for this product include:

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.
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<tr><td>Review Triggers</td><td></td><td>
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 changes to fees or rates of interest
20% or more of loans are paid out early

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.
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<tr><td>Distribution Reporting Requirements</td><td></td><td>
The following information must be provided to Community First Bank by distributors who engage in retail product distribution conduct in relation to this product:
<table>
<tr><th>Type of information</th><th>Description</th><th>Reporting period</th></tr>
<tr><td>Complaints</td><td>Number of complaints</td><td rowspan="3">As soon as practicable, and in any case within 10 business days after becoming aware</td></tr>
<tr><td>Significant dealing(s)</td><td>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>Sales outside the target market</td><td>Number of sales
$ value of sales</td></tr>
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