Target Market Determination
Home loans

Product	Boost Package Variable Investment interest only special offer <80% LVR
Issuer	Community First Credit Union Limited ABN 80087649938 AFSL/Australian credit licence 231204
Date of TMD	18 August 2026

Target Market

Description of target market

Retail clients who:

- are investors
- are seeking a loan to:
  - purchase or renovate an investment property (not construction);
  - refinance an existing investment home loan; or
  - top up an existing investment loan for any worthwhile purpose
- are aged 18 years or more and meet the credit assessment criteria for the product
- are willing and able to offer a first registered mortgage over real property (or other acceptable security) as security for the loan
- have more than 20% equity in their home
- have an LVR equal to or less than 80%
- need the flexibility to make additional repayments
- need the facility to redraw advance repayments
- require an interest only period
- are seeking access to discounted home loan rates even if that means higher ongoing fees
- are able to submit an application by 2 October 2026 and settle by 31 December 2026.

For interest only:

- are investors and are seeking an interest only option for an approved purpose and are prepared to make monthly repayments
- need an interest only period for tax planning reasons/whilst selling other property to enable repayment of the loan/change in circumstances where lower repayments are preferred for a period

Description of product, including key attributes

This is a Boost Package Variable Investment interest only home loan secured over real property. The key attributes are:

- loan amounts from $50,000 for new loans or minimum $50,000 of new lending for internal top ups
- loan terms of up to 30 years
- variable interest rate
- repayment frequency can be weekly/fortnightly/monthly
- the ability to make additional repayments
- a redraw facility to redraw advance repayments
- optional 100% transactional offset account
- must provide a registered first mortgage over real property or other acceptable security
- the option of transaction fee free banking and discounts on other products and services
- application, valuation and legal fee waived for one application with one security
- other fees and charges may apply. Refer to the current fees and charges schedule

For interest only:

- interest only repayments for the interest only term reverting to Boost Package Investment variable principal and interest home loan

Distribution Conditions

Distribution conditions

This product is distributed by the issuer through the following channels:

- Stores
- Mobile lenders
- Call centre
- Online
- Third party introducer
- Brokers

Distribution conditions for this product include:

- ensuring that clients meet the eligibility conditions for the product
- ensuring that distribution through branches, mobile lenders and call centres is by appropriately authorised and trained staff
- ensuring online applications are reviewed by staff to confirm the product is not unsuitable
- ensuring mortgage brokers who distribute this product are accredited and trained

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 changes to fees or rates of interest
- 10% or more of borrowers with a Boost Package Home Loan are in arrears

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:** 18 August 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	
Sales **inside** the target market	Number of sales $ value of sales	Every 3 months