

### Target Market Determination (TMD) – Bonus Saver Account

<b>Product</b>	Bonus Saver Account
<b>Issuer</b>	Family First Bank  ABN / ACN 39 087 650 057 AFSL / Australian Credit Licence No 241068
<b>Effective Date of TMD</b>	October 2021
<b>Date of TMD</b>	27 November 2023
<b>Target Market</b>	<p>Retail clients who:</p> <ul style="list-style-type: none"> <li>• need an account that offers a higher interest rate and funds even if that means restrictions on access to the funds</li> <li>• have the ability to withdraw funds at call if needed even if that means a lower interest rate will apply</li> <li>• are able to make regular deposits of the minimum amount</li> <li>• would like to support various community groups just by having funds in the account.</li> </ul> <p>This is a Bonus Saver Account and the key features of this product are:</p> <ul style="list-style-type: none"> <li>• Base interest rate and bonus interest rate</li> <li>• Base interest is calculated on a daily balance and credited monthly with bonus interest, provided that a minimum of \$200 is deposited each month, with no withdrawals during the same monthly period</li> <li>• Ability to complete transfers internally to another Family First account or externally to another account</li> <li>• Family First donates a percentage of funds held in the Bonus Saver Accounts to various community groups or a community initiative</li> <li>• Internet Banking</li> <li>• Phone Banking</li> <li>• Mobile Banking App</li> <li>• Direct Credits</li> <li>• BPay</li> <li>• Payments via OSKO</li> <li>• eStatements available via Internet Banking</li> <li>• No account keeping fees</li> <li>• Transaction and other fees may apply. Details are in our Fees and Charges Schedule, which also details Family First’s Relationship Balance Fee Rebate Scheme.</li> </ul>
<b>Distribution Conditions</b>	<p>This product is distributed by Family First through the following channels:</p> <ul style="list-style-type: none"> <li>• branches</li> </ul>

	<ul style="list-style-type: none"> <li>• by phone</li> <li>• online</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 through branches, by phone and online is by appropriately trained staff</li> </ul>												
<b>Review Triggers</b>	<p>The review triggers that would reasonably suggest that the TMD is no longer appropriate include:</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> </ul>												
<b>Review Periods</b>	<p><b>Initial review:</b> Within 12 months of the effective date</p> <p><b>Periodic review:</b> Every 2 years after the initial review and any subsequent periodic review</p>												
<b>Distribution Reporting Requirements</b>	<p>The following information is monitored by Family First in relation to the distribution of this product:</p> <table border="1"> <thead> <tr> <th>Type of information</th> <th>Description</th> <th>Reporting period</th> </tr> </thead> <tbody> <tr> <td>Complaints</td> <td>Number of complaints</td> <td>Every 3 months</td> </tr> <tr> <td>Sales <b>outside</b> the target market</td> <td>Number of sales \$ value of sales</td> <td>Every 3 months</td> </tr> <tr> <td>Significant dealing(s)</td> <td>Date or date range of the significant dealing(s) and description of the significant dealing (e.g. why it is not consistent with the TMD)</td> <td>As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> </tbody> </table>	Type of information	Description	Reporting period	Complaints	Number of complaints	Every 3 months	Sales <b>outside</b> the target market	Number of sales \$ value of sales	Every 3 months	Significant dealing(s)	Date or date range of the significant dealing(s) and description of the significant dealing (e.g. why it is not consistent with the TMD)	As soon as practicable, and in any case within 10 business days after becoming aware
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