

### Target Market Determination (TMD) – Christmas Club Account

<b>Product</b>	Christmas Club 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 to plan and save for festive season expenses</li> <li>• are able to make regular deposits during the year into a savings account that earns a higher interest rate</li> <li>• are able to manage with funds being restricted throughout the year</li> </ul> <p>This is a Christmas Club Account and the key features of this product are:</p> <ul style="list-style-type: none"> <li>• No minimum deposit</li> <li>• Withdrawal period available between 1 November and 31 January each year</li> <li>• Variable interest rate</li> <li>• Interest calculated daily and paid in June and October each year</li> <li>• Internet Banking, Phone Banking and Mobile Banking app is available for viewing only outside of withdrawal period and for transacting within allowable withdrawal period</li> <li>• Direct Credits</li> <li>• Over the counter branch transactions within allowable withdrawal period</li> <li>• eStatements via Internet Banking</li> <li>• Transactional Fees apply to all withdrawals made outside the allowable withdrawal period (1 November to 31 January). 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> <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 date:</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
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											