

### Target Market Determination (TMD) – Community Care Account

|                                |   |
|--------------------------------|---|
| <b>Product</b>                 | Community Care Account  |
| <b>Issuer</b>                  | Family First Bank<br><br>ABN / ACN 39 087 650 057<br>AFSL / Australian Credit Licence No 241068   |
| <b>Effective Date of TMD</b>   | October 2021  |
| <b>Date of TMD</b>             | 1 April 2024  |
| <b>Target Market</b>           | <p>Retail clients who:</p> <ul style="list-style-type: none"> <li>operate a non-profit organisation and provide a service to the community</li> <li>are incorporated or unincorporated community groups, sporting clubs and service clubs</li> <li>need a transactional account to facilitate payments and manage receipts for their organisation with minimal fees applying</li> </ul> <p>This is a Community Care Account and the key features of this product are:</p> <ul style="list-style-type: none"> <li>Tiered interest rate calculated daily and paid quarterly</li> <li>Sub-accounts available</li> <li>Internet Banking</li> <li>Phone Banking</li> <li>Mobile Banking App</li> <li>Direct Credits/Debits</li> <li>BPay</li> <li>Payments via OSKO</li> <li>eStatements available via Internet Banking</li> <li>No account keeping fees</li> <li>A number of transaction fees are exempted with a Community Care Account however 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 the issuer 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<br/>\$ 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<br>\$ 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<br>\$ 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 |             |                  |            |                      |                |  |                                      |                |                        |  |  |