

Target Market Determination (TMD) - Everyday Access Account

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| Product | Everyday Access Account |
| Issuer | Family First Bank ABN / ACN 39 087 650 057 AFSL / Australian Credit License No 241068 |
| Effective Date of TMD | October 2021 |
| Date of TMD | 1 April 2024 |
| Target Market | <p>Retail clients who:</p> <ul style="list-style-type: none"> • become a member with Family First automatically open this Everyday Access Account • need a savings account with a full range of access and payment facilities to manage their everyday banking and spending at anytime <p>This is an Everyday Savings Account and the key features of this product are:</p> <ul style="list-style-type: none"> • No minimum deposit or balance required • Funds available at call • Visa Debit Card – including available as digital or wearable wallet using Apple Pay or Google Pay • Internet Banking • Phone Banking • Mobile Banking app • Over the counter branch transactions • Direct Credits/Debits • BPay • Payments via OSKO • Periodical Payments • Overdrafts available • eStatements available via Internet Banking • No account keeping fees • 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. |
| Distribution Conditions | <p>This product is distributed by the issuer through the following channels:</p> <ul style="list-style-type: none"> • branches • by phone • online |

| | <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> ensuring that retail clients meet the eligibility requirements for the product ensuring that distribution through branches, by phone and online is by appropriately trained staff | | | | | | | | | | | | |
|---|--|--|-------------|------------------|------------|----------------------|----------------|--|--------------------------------------|----------------|------------------------|--|--|
| <p>Review Triggers</p> | <p>The review triggers that would reasonably suggest that the TMD is no longer appropriate include:</p> <ul style="list-style-type: none"> 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. | | | | | | | | | | | | |
| <p>Review Periods</p> | <p>Initial review date: Within 12 months of the effective date</p> <p>Periodic review: Every two years after the initial review and any subsequent periodic review</p> | | | | | | | | | | | | |
| <p>Distribution Reporting Requirements</p> | <p>The following information is monitored by Family First in relation to the distribution of this product:</p> <table border="1" data-bbox="432 1240 1430 1760"> <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 outside 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 outside 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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