

### Target Market Determination (TMD) – Unsecured Variable Rate Personal Loan

<b>Product</b>	Unsecured Variable Rate Personal Loan
<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>	14 April 2025
<b>Target Market</b>	<p>Retail clients who:</p> <ul style="list-style-type: none"> <li>are seeking a loan for any worthwhile purpose including to make a purchase or to consolidate an existing debt or debts</li> <li>are aged 18 years or older and meet the credit assessment criteria for the product</li> <li>are unable or unwilling to offer security for the loan even though that means a higher interest rate will apply</li> </ul> <p>This is an Unsecured Variable Rate Personal Loan. The key attributes are:</p> <ul style="list-style-type: none"> <li>Loan amounts between \$2,000 and \$30,000</li> <li>A number of loan terms available dependent upon the amount borrowed</li> <li>Variable interest rate</li> <li>No need to provide security for the loan</li> <li>Repayment frequency can be weekly, fortnightly, or monthly</li> <li>Ability to make additional repayments</li> <li>Redraw facility against advance repayments</li> <li>eStatements available via Internet Banking</li> <li>Loan establishment fees apply</li> <li>Other fees and charges may apply and are available on application. Please refer to the Fees and Charges Schedule.</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 clients meet the eligibility conditions for the product</li> <li>ensuring that distribution through branches, by phone or online is by appropriately authorised and 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 Information Reporting Requirements</b>	<p>The following information is monitored by Family First in relation to the distribution of this product:</p> <table border="1" data-bbox="432 949 1433 1368"> <thead> <tr> <th data-bbox="432 949 738 1003">Type of information</th> <th data-bbox="738 949 1118 1003">Description</th> <th data-bbox="1118 949 1433 1003">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="432 1003 738 1057">Complaints</td> <td data-bbox="738 1003 1118 1057">Number of complaints</td> <td data-bbox="1118 1003 1433 1057">Every 3 months</td> </tr> <tr> <td data-bbox="432 1057 738 1144">Sales <b>outside</b> the target market</td> <td data-bbox="738 1057 1118 1144">Number of sales \$ value of sales</td> <td data-bbox="1118 1057 1433 1144">Every 3 months</td> </tr> <tr> <td data-bbox="432 1144 738 1368">Significant dealing(s)</td> <td data-bbox="738 1144 1118 1368">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 data-bbox="1118 1144 1433 1368">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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