

Target Market Determination

Flex Saver

Product	Flex Saver account
Issuer	Easy Street is a division of Community First Credit Union Limited ABN 80087649938 AFSL/Australian credit licence 231204
Date of TMD	18 February 2026
Next review	November 2026
Review period	Annually in November
Key product attributes	<p>Target Market objectives, financial situation and needs</p> <ul style="list-style-type: none"> • A person that wants an online only savings account to deposit funds in where they can earn interest while also having the flexibility to withdraw funds if needed without penalty. • May be irregular savers. • Require a bank account with the ability to access their funds online. • Require a bank account without a monthly account fee. • A person who will be using the account for personal use only.
	<ul style="list-style-type: none"> • The account earns a variable rate of interest on balances held in the account up to and including \$3 million. Balances over this will not earn interest. • No condition to make regular minimum deposits to earn interest. • Access to the account is available via Internet Banking or the Easy Street Mobile App. • No monthly account fee.
Eligibility	<p>You need to be:</p> <ul style="list-style-type: none"> • 18 years or older • Either an Australian citizen or Australian permanent resident. <p>And have:</p> <ul style="list-style-type: none"> • A unique Australian mobile number and email address • Be registered for Internet Banking and / or have the Easy Street Mobile App installed on their smartphone • Meet any other criteria we reasonably require (e.g. we may need to impose additional criteria to comply with law or a direction or instruction of an authority).
Negative Target Market	<p>The Flex Saver is not suitable for members that:</p> <ul style="list-style-type: none"> • Need access to physical cash • Want to earn interest on balances over \$3 million • Require staff assistance to transact or branch-access • Do not meet the Eligibility criteria • Are a business or self-managed super fund • Are aged under 18

Distribution Conditions	<p><i>Distribution conditions</i></p> <p>This product is distributed by the issuer through the following channels:</p> <ul style="list-style-type: none"> • Easy Street Call centre • Easy Street's website or Mobile App • Television, radio, the internet (including social media), billboards and physical banners, brochures and other marketing material available to the general public • Direct electronic communication including SMS, push notification or email and • Advertising through comparison sites and rating agencies. <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 is by appropriately trained staff <p>There are no other distributors for this product.</p>								
Review Triggers	<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; • Material changes to fees or rates of interest; • Material changes to withdrawal limits or transaction limits; • 1 or more accounts opened for members aged under 18; • 50% or more of members aren't transacting for 12 months or more (inactive members); • 20% or more of accounts closed within any one month. <p>The Product Governance Framework includes regular consideration of whether there has been a review trigger following each distribution information report. That consideration is by reference to paragraphs 154 to 156 of RG 274.</p>								
Distribution Reporting Requirements	<p>The following information must be provided to Easy Street by distributors who engage in retail product distribution conduct in relation to this product:</p> <table border="1" data-bbox="384 1731 1378 2024"> <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 rowspan="2">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td>Significant dealing(s)</td> <td>Date or date range of the significant dealing(s) and description of the significant dealing (eg, why it is not consistent with the TMD)</td> </tr> </tbody> </table>	Type of information	Description	Reporting period	Complaints	Number of complaints	As soon as practicable, and in any case within 10 business days after becoming aware	Significant dealing(s)	Date or date range of the significant dealing(s) and description of the significant dealing (eg, why it is not consistent with the TMD)
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	Sales outside the target market	Number of sales \$ value of sales	
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