

Target Market Determination – Personal Loans

Product	Used Car Loan
Issuer	Ford Co-operative Credit Society Limited ABN 74 087 651 456 trading as Geelong Bank AFSL/Australian Credit Licence 244351
Date of TMD	31 January 2025
Target Market	<p>People over 18 years of age</p> <p>Retail clients who:</p> <ul style="list-style-type: none"> • are seeking buy a used car. • are aged 18 years or more and meet the credit assessment criteria for the product • are able and willing to offer acceptable security for the loan so as to secure a lower interest rate <p>Secured Variable Rate Loans</p> <ul style="list-style-type: none"> • the flexibility to make additional repayments and a contractual right to redraw advance repayments as required. • The flexibility to top up and/or vary vehicle security for the loan. <p>Description of product, including key attributes</p> <p>This is a secured variable rate personal loan. The key attributes are:</p> <ul style="list-style-type: none"> • loan amounts between \$5,000 and \$80,000 • loan terms of up to 7 years • repayment frequency can be weekly/fortnightly/monthly • the ability to make additional repayments • a redraw facility • acceptable security for the loan must be provided • early repayment without penalty • interest rate is variable <p>Refer to Interest Rates brochure: https://geelongbank.com.au/about-us/disclosures-publications/</p> <p>Fees:</p> <ul style="list-style-type: none"> • PPSR fee • Establishment fee <p>Refer Fees & Charges & Transaction Limits brochure: https://geelongbank.com.au/about-us/disclosures-publications/</p>

Distribution Conditions	Distribution conditions This product is distributed by the issuer through the following channels: <ul style="list-style-type: none"> • branch • mobile lenders • call centre • online Distribution conditions for this product include: <ul style="list-style-type: none"> • ensuring that retail clients meet the eligibility requirements for the product • ensuring that distribution through branches, mobile lenders and call centres is by appropriately trained staff • online application available There are no other distributors for this product.																	
Review Triggers	The review triggers that would reasonably suggest that the TMD is no longer appropriate are: <ul style="list-style-type: none"> • a significant dealing of the product to retail clients 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 																	
Review Periods	First review date: 31 January 2027 Periodic reviews: First review period – 12 months and every 2 years after the initial and each subsequent review																	
Distribution Information Reporting Requirements	The following information must be provided to Ford Co-operative Credit Society Limited ABN 74 087 651 456 trading as Geelong Bank by distributors who engage in retail product distribution conduct in relation to this product: <table border="1" data-bbox="336 1267 1334 2031"> <thead> <tr> <th data-bbox="336 1267 703 1317">Type of information</th> <th data-bbox="703 1267 1019 1317">Description</th> <th data-bbox="1019 1267 1334 1317">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 1317 703 1585">Significant dealing(s)</td> <td data-bbox="703 1317 1019 1585">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> <td data-bbox="1019 1317 1334 1585">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="336 1585 703 1630">Complaints</td> <td data-bbox="703 1585 1019 1630">Number of complaints</td> <td data-bbox="1019 1585 1334 1630">Every 3 months</td> </tr> <tr> <td data-bbox="336 1630 703 1928">Sales outside the target market</td> <td data-bbox="703 1630 1019 1928">Number of sales \$ value of sales Details of why it is not consistent with target market How inconsistency was verified</td> <td data-bbox="1019 1630 1334 1928">Every 3 months</td> </tr> <tr> <td data-bbox="336 1928 703 2031">Sales inside the target market</td> <td data-bbox="703 1928 1019 2031">Number of sales \$ value of sales</td> <td data-bbox="1019 1928 1334 2031">Every 3 months</td> </tr> </tbody> </table>			Type of information	Description	Reporting period	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)	As soon as practicable, and in any case within 10 business days after becoming aware	Complaints	Number of complaints	Every 3 months	Sales outside the target market	Number of sales \$ value of sales Details of why it is not consistent with target market How inconsistency was verified	Every 3 months	Sales inside the target market	Number of sales \$ value of sales	Every 3 months
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