

Target Market Determination – Housing Loans

Product	1 Year Fixed Spring Special – Owner Occupier – Principal & Interest		
Issuer	Ford Co-operative Credit Society Limited ABN 74 087 651 456 trading as Geelong Bank AFSL/Australian Credit Licence 244351		
Date of TMD	13 October 2025		
Target Market	Investors Retail clients who:		

Fees Establishment fee Discharge fee Legal fees Switching fee Valuation fee Refer Fees & Charges & Transaction Limits brochure: https://geelongbank.com.au/about-us/disclosures-publications/ **Distribution Distribution conditions Conditions** This product is distributed by the issuer through the following channels: **Head Office** mobile lenders call centre online Distribution conditions for this product include: ensuring that clients meet the eligibility conditions for the product ensuring that distribution through branches, mobile lenders and call centres is by appropriately authorised and trained staff There are no other distributors for this product. The review triggers that would reasonably suggest that the TMD is no longer appropriate Review **Triggers** include: A significant dealing of the product to consumers outside the target market 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 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. **Review** First review date: October 2026 **Periods** 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:

Type of information	Description	Reporting period	
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	
Complaints	Number of complaints	Every 3 months	
Sales outside the target market	Number of sales \$ value of sales	Every 3 months	
Sales inside the target market	Number of sales \$ value of sales	Every 3 months	