

Target Market Determination – Housing Loans

Product	Affinity Home Loan – Investment – Principal & Interest and Interest Only
Issuer	Geelong Bank, a division of Hume Bank Ltd ABN 85 051 868 556 AFSL and Australian Credit Licence 244248
Date of TMD	01 May 2026
Target Market	<p>Retail clients who:</p> <ul style="list-style-type: none"> • are seeking a loan to purchase or renovate an investment property or refinance and investment loan • are aged 18 years or more and meet the credit assessment criteria for the product • are willing and able to offer a first registered mortgage over real property (or other acceptable security) as security for the loan <p>Interest only loans</p> <ul style="list-style-type: none"> • need an interest only period for tax planning reasons • are seeking elements of the Affinity Home Loan Package even if that means higher interest or fees <p>Description of product, including key attributes</p> <ul style="list-style-type: none"> • loan amounts from \$150,000 up to 90% of value of property • loan terms of up to 30 years, with an interest only period to a maximum of 10 years • repayment frequency is monthly during the interest only period, then may be weekly, fortnightly or monthly • ability to make additional repayments • a redraw facility is available • split loan is available • interest rate is variable and dependent on loan to value ratio • a mortgage offset account is available • interest rate variable • must provide a registered first mortgage over real property • early repayment without penalty • package benefits include: <ul style="list-style-type: none"> ○ up to 3 mortgage offset accounts may be opened to help you to pay off your loan sooner and minimise interest charges; ○ Affinity Savings account, which pays an interest rate equivalent to the RBA cash rate;

Distribution Conditions	<p>Distribution conditions</p> <p>This product is distributed by the issuer through the following channels:</p> <ul style="list-style-type: none"> • Head Office • mobile lenders • call centre • online <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> • 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 • online application available <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 <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>															
Review Periods	<p>First review date: 01 May 2028</p> <p>Periodic reviews: First review period – 12 months and every 2 years after the initial and each subsequent review</p>															
Distribution Information Reporting Requirements	<p>The following information must be provided to Geelong Bank, a division of Hume Bank Ltd ABN 85 051 868 556 by distributors who engage in retail product distribution conduct in relation to this product:</p> <table border="1" data-bbox="336 1536 1334 2011"> <thead> <tr> <th data-bbox="336 1536 703 1574">Type of information</th> <th data-bbox="703 1536 1018 1574">Description</th> <th data-bbox="1018 1536 1334 1574">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 1574 703 1832">Significant dealing(s)</td> <td data-bbox="703 1574 1018 1832">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="1018 1574 1334 1832">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="336 1832 703 1870">Complaints</td> <td data-bbox="703 1832 1018 1870">Number of complaints</td> <td data-bbox="1018 1832 1334 1870">Every [3] months</td> </tr> <tr> <td data-bbox="336 1870 703 1944">Sales outside the target market</td> <td data-bbox="703 1870 1018 1944">Number of sales \$ value of sales</td> <td data-bbox="1018 1870 1334 1944">Every [3] months</td> </tr> <tr> <td data-bbox="336 1944 703 2011">Sales inside the target market</td> <td data-bbox="703 1944 1018 2011">Number of sales \$ value of sales</td> <td data-bbox="1018 1944 1334 2011">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 (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
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