

Target Market Determination – Housing Loans

Product	First Home Buyers – Owner Occupiers – 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 a home • 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 <p>Variable rate loans</p> <ul style="list-style-type: none"> • need the flexibility to make additional repayments <p>Interest only loans</p> <ul style="list-style-type: none"> • need an interest only period so as to complete the construction of a home before commencing principal and interest reductions or planned reduction in income such as parental leave. <p>Description of product, including key attributes</p> <ul style="list-style-type: none"> • loan amounts of between \$30,000 and up to 97% of value of property with Lenders Mortgage Insurance (LMI) capitalised • loan terms of up to 30 years, with an interest only period during construction that is generally a maximum of 12 months • repayment frequency is monthly during the interest only period, than may be weekly, fortnightly or monthly • interest rate is variable • the ability to make additional repayments • a redraw facility is available • early repayment without penalty • must provide a first registered mortgage over real property • mortgage offset account is available

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 1391 1406 1825"> <thead> <tr> <th data-bbox="336 1391 703 1429">Type of information</th> <th data-bbox="703 1391 1062 1429">Description</th> <th data-bbox="1062 1391 1406 1429">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 1429 703 1648">Significant dealing(s)</td> <td data-bbox="703 1429 1062 1648">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="1062 1429 1406 1648">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="336 1648 703 1686">Complaints</td> <td data-bbox="703 1648 1062 1686">Number of complaints</td> <td data-bbox="1062 1648 1406 1686">Every [3] months</td> </tr> <tr> <td data-bbox="336 1686 703 1760">Sales outside the target market</td> <td data-bbox="703 1686 1062 1760">Number of sales \$ value of sales</td> <td data-bbox="1062 1686 1406 1760">Every [3] months</td> </tr> <tr> <td data-bbox="336 1760 703 1825">Sales inside the target market</td> <td data-bbox="703 1760 1062 1825">Number of sales \$ value of sales</td> <td data-bbox="1062 1760 1406 1825">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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