

Target Market Determination – Housing Loans

Product	Relocation Home Loan – End Debt
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>Owner Occupiers</p> <p>Retail clients who:</p> <ul style="list-style-type: none"> • are seeking a loan to purchase or build a home • need an interest only period whilst selling other property to enable repayment of the loan in full • 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 as security for the loan <p>Description of product, including key attributes</p> <ul style="list-style-type: none"> • loan amounts up to \$1,500,000 and up to 80% of peak debt • loan terms of up to 6 months for purchases and up to 12 months for constructions • a mortgage offset account is available following the sale of the property • interest only, capitalised • interest rate is variable • loan terms of up to 30 years • No repayments are needed and interest is capitalised until the end of the loan
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: 12 monthly 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="336 860 1334 1337"> <thead> <tr> <th data-bbox="336 860 703 898">Type of information</th> <th data-bbox="703 860 1018 898">Description</th> <th data-bbox="1018 860 1334 898">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 898 703 1151">Significant dealing(s)</td> <td data-bbox="703 898 1018 1151">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 898 1334 1151">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="336 1151 703 1189">Complaints</td> <td data-bbox="703 1151 1018 1189">Number of complaints</td> <td data-bbox="1018 1151 1334 1189">Every 3 months</td> </tr> <tr> <td data-bbox="336 1189 703 1263">Sales outside the target market</td> <td data-bbox="703 1189 1018 1263">Number of sales \$ value of sales</td> <td data-bbox="1018 1189 1334 1263">Every 3 months</td> </tr> <tr> <td data-bbox="336 1263 703 1337">Sales inside the target market</td> <td data-bbox="703 1263 1018 1337">Number of sales \$ value of sales</td> <td data-bbox="1018 1263 1334 1337">Every 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 months
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