

**Target Market Determination – Housing Loans**

<b>Product</b>	Relocation Home Loan - No End Debt
<b>Issuer</b>	Ford Co-operative Credit Society Limited ABN 74 087 651 456 trading as Geelong Bank AFSL/Australian Credit Licence 244351
<b>Date of TMD</b>	31 January 2025
<b>Target Market</b>	<p>Owner Occupiers</p> <p>Retail clients who:</p> <ul style="list-style-type: none"> <li>• are existing borrowers with Geelong Bank</li> <li>• are seeking a loan to purchase or build a home</li> <li>• need an interest only period whilst selling other property to enable repayment of the loan in full</li> <li>• are aged 18 years or more and meet the credit assessment criteria for the product</li> <li>• are willing and able to offer a first registered mortgage over real property as security for the loan</li> </ul> <p><b>Description of product, including key attributes</b></p> <ul style="list-style-type: none"> <li>• loan amounts up to \$1,500,000 and up to 75% of peak debt</li> <li>• loan terms of up to 6 months for purchases and up to 12 months for constructions</li> <li>• interest only, capitalised</li> <li>• interest rate is variable</li> <li>• No repayments are needed and interest is capitalised until the end of the loan</li> </ul> <p>Refer to Interest Rates: <a href="https://geelongbank.com.au/about-us/disclosures-publications/">https://geelongbank.com.au/about-us/disclosures-publications/</a></p> <p><b>Fees:</b></p> <ul style="list-style-type: none"> <li>• Establishment fee</li> <li>• Discharge fee</li> <li>• Legal fees</li> <li>• Valuation fee</li> </ul> <p>Refer Fees &amp; Charges &amp; Transaction Limits brochure: <a href="https://geelongbank.com.au/about-us/disclosures-publications/">https://geelongbank.com.au/about-us/disclosures-publications/</a></p>

<b>Distribution Conditions</b>	<p><b><i>Distribution conditions</i></b></p> <p>This product is distributed by the issuer through the following channels:</p> <ul style="list-style-type: none"> <li>• Head Office</li> <li>• mobile lenders</li> <li>• call centre</li> <li>• online</li> </ul> <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> <li>• ensuring that clients meet the eligibility conditions for the product</li> <li>• ensuring that distribution through branches, mobile lenders and call centres is by appropriately authorised and trained staff</li> <li>• online application available</li> </ul> <p>There are no other distributors for this product.</p>															
<b>Review Triggers</b>	<p>The review triggers that would reasonably suggest that the TMD is no longer appropriate include:</p> <ul style="list-style-type: none"> <li>• A significant dealing of the product to consumers outside the target market occurs</li> <li>• 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</li> <li>• 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</li> </ul> <p>The <i>Product Governance Framework</i> 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>															
<b>Review Periods</b>	<p><b>First review date:</b> 31 January 2027</p> <p><b>Periodic reviews:</b> First review period – 12 months and every 2 years after the initial and each subsequent review</p>															
<b>Distribution Information Reporting Requirements</b>	<p>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:</p> <table border="1" data-bbox="336 1435 1332 1919"> <thead> <tr> <th data-bbox="336 1435 703 1473">Type of information</th> <th data-bbox="703 1435 1018 1473">Description</th> <th data-bbox="1018 1435 1332 1473">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 1473 703 1731">Significant dealing(s)</td> <td data-bbox="703 1473 1018 1731">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 1473 1332 1731">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="336 1731 703 1769">Complaints</td> <td data-bbox="703 1731 1018 1769">Number of complaints</td> <td data-bbox="1018 1731 1332 1769">Every [3] months</td> </tr> <tr> <td data-bbox="336 1769 703 1843">Sales <b>outside</b> the target market</td> <td data-bbox="703 1769 1018 1843">Number of sales \$ value of sales</td> <td data-bbox="1018 1769 1332 1843">Every 3 months</td> </tr> <tr> <td data-bbox="336 1843 703 1919">Sales <b>inside</b> the target market</td> <td data-bbox="703 1843 1018 1919">Number of sales \$ value of sales</td> <td data-bbox="1018 1843 1332 1919">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 <b>outside</b> the target market	Number of sales \$ value of sales	Every 3 months	Sales <b>inside</b> the target market	Number of sales \$ value of sales	Every 3 months
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