

**Target Market Determination – Housing Loans**

|                                |  |
|--------------------------------|--|
| <b>Product</b>                 | Relocation Home Loan - No End Debt   |
| <b>Issuer</b>                  | Geelong Bank, a division of Hume Bank Ltd ABN 85 051 868 556<br>AFSL and Australian Credit Licence 244248  |
| <b>Date of TMD</b>             | 01 May 2026  |
| <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> |
| <b>Distribution Conditions</b> | <p><b>Distribution conditions</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> 01 May 2028</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 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="336 835 1334 1310"> <thead> <tr> <th data-bbox="336 835 703 875">Type of information</th> <th data-bbox="703 835 1018 875">Description</th> <th data-bbox="1018 835 1334 875">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 875 703 1128">Significant dealing(s)</td> <td data-bbox="703 875 1018 1128">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 875 1334 1128">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="336 1128 703 1169">Complaints</td> <td data-bbox="703 1128 1018 1169">Number of complaints</td> <td data-bbox="1018 1128 1334 1169">Every 3 months</td> </tr> <tr> <td data-bbox="336 1169 703 1240">Sales <b>outside</b> the target market</td> <td data-bbox="703 1169 1018 1240">Number of sales<br/>\$ value of sales</td> <td data-bbox="1018 1169 1334 1240">Every 3 months</td> </tr> <tr> <td data-bbox="336 1240 703 1310">Sales <b>inside</b> the target market</td> <td data-bbox="703 1240 1018 1310">Number of sales<br/>\$ value of sales</td> <td data-bbox="1018 1240 1334 1310">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<br>\$ value of sales | Every 3 months | Sales <b>inside</b> the target market | Number of sales<br>\$ value of sales | Every 3 months |
| 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<br>\$ value of sales   | Every 3 months   |             |                  |                        |  |  |            |                      |                |  |                                      |                |                                       |                                      |                |
| Sales <b>inside</b> the target market                  | Number of sales<br>\$ value of sales   | Every 3 months   |             |                  |                        |  |  |            |                      |                |  |                                      |                |                                       |                                      |                |