Target Market Determination – Spring Variable Home Loan Special

Product	Spring Variable Home Loan Special - Owner Occupied - Principal & Interest
Issuer	Ford Co-operative Credit Society Limited ABN 74 087 651 456 trading as Geelong Bank AFSL/Australian Credit Licence 244351
Date of TMD	13 October 2025
Target Market	Retail clients who: • are seeking a loan to purchase a home • refinance an existing home loan with another financial institution • are aged 18 years and eligible to become a member of Geelong Bank • meet the deposit requirements and credit assessment criteria • are willing and able to offer a first registered mortgage over real property **Description of product, including key attributes** • minimum loan amount of $250,000 • loan amounts of up to 80% of value of property • loan terms of up to 30 years • principal and interest repayments • repayment frequency can be weekly/fortnightly/monthly • the ability to make additional repayments • a redraw facility is available • early repayment without penalty • must provide a first registered mortgage over real property • 100% mortgage offset account available • Family Guarantee available • Offer can be withdrawn at anytime Refer to Interest Rates: https://geelongbank.com.au/about-us/disclosures-publications/ **Fees**

<table>
<tr><td>Target Market</td><td>

Establishment fee
Discharge fee
Legal fees
Switching fee
Valuation fee

Refer Fees & Charges & Transaction Limits brochure:
https://geelongbank.com.au/about-us/disclosures-publications/
</td></tr>
<tr><td>Distribution Conditions</td><td>
Distribution conditions
This product is distributed by the issuer through the following channels:

Head Office
Mobile Lending Consultants
Call Centre
Online

Distribution conditions for this product include:

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

There are no other distributors for this product
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<tr><td>Review Triggers</td><td>
The review triggers that would reasonably suggest that the TMD is no longer appropriate include:

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

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.
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<tr><td>Review Periods</td><td>
First review date: October 2026
Periodic reviews: : First review period – 12 months and every 2 years after the initial and each subsequent review
</td></tr>
<tr><td>Distribution Information Reporting Requirements

Distribution Information</td><td>
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:
<table>
<tr><th>Type of information</th><th>Description</th><th>Reporting period</th></tr>
<tr><td>Significant dealing(s)</td><td>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>As soon as practicable, and in any case within 10 business days after becoming aware</td></tr>
<tr><td>Type of information</td><td>Description</td><td>Reporting period</td></tr>
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</td></tr>
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Reporting Requirements	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