

Target Market Determination – 1, 2 Home Loan

Product	<p>Geelong Bank's 1, 2 Year Home Loan provides owner occupiers with a discounted variable interest rate for the first two year of the loan. The loan may be used to fund the purchase of an existing dwelling or refinancing a current home loan. Principal & interest repayments are required.</p> <p>The 1, 2 Home Loan may also be used to purchase land on which to build an owner occupied dwelling in the future. Interest only repayments are permitted for up to twelve months.</p>
Issuer	<p>Ford Co-operative Credit Society Limited ABN 74 087 651 456 trading as Geelong Bank AFSL/Australian Credit Licence 244351</p>
Date of TMD	<p>31 January 2025</p>
Target Market	<p>Retail clients who:</p> <ul style="list-style-type: none"> • are seeking a loan to purchase a home • are seeking a loan to purchase land on which to build a home in the future • 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 <p>Description of product, including key attributes</p> <ul style="list-style-type: none"> • minimum loan amount of \$300,000 • maximum loan amount up to \$1,500,000 • loan amounts of up to 97% of value of property including LMI • loan terms of up to 30 years • principal and interest repayments • interest rate is 1% below the Geelong Bank Mutual Home Loan variable rate, (determined by loan to value ratio and repayments) for the first two years of the loan. At the end of two years, the interest rate reverts to the carded Geelong Bank Mutual Home Loan variable rate. • repayment frequency can be weekly/fortnightly/monthly • interest only monthly repayments available for land purchase only • 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

Target Market	<p>Refer to Interest Rates: https://geelongbank.com.au/about-us/disclosures-publications/</p> <p>Fees</p> <ul style="list-style-type: none"> • Establishment fee • Discharge fee • Legal fees • Switching fee • Valuation fee <p>Refer Fees & Charges & Transaction Limits brochure: https://geelongbank.com.au/about-us/disclosures-publications/</p>						
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 Lending Consultants • 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: 31 January 2027</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 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 1906 1406 2051"> <thead> <tr> <th data-bbox="336 1906 703 1944">Type of information</th> <th data-bbox="703 1906 1062 1944">Description</th> <th data-bbox="1062 1906 1406 1944">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 1944 703 2051">Significant dealing(s)</td> <td data-bbox="703 1944 1062 2051">Date or date range of the significant dealing(s) and description of the</td> <td data-bbox="1062 1944 1406 2051">As soon as practicable, and in any case within</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	As soon as practicable, and in any case within
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Distribution Information Reporting Requirements		significant dealing (e.g. why it is not consistent with the TMD)	10 business days after becoming aware
	Type of information	Description	Reporting period
	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