

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>Geelong Bank, a division of Hume Bank Ltd ABN 85 051 868 556 AFSL and Australian Credit Licence 244248</p>
Date of TMD	<p>01 May 2026</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

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: 01 May 2028</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 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 1435 1406 1912"> <thead> <tr> <th data-bbox="336 1435 703 1473">Type of information</th> <th data-bbox="703 1435 1062 1473">Description</th> <th data-bbox="1062 1435 1406 1473">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 1473 703 1693">Significant dealing(s)</td> <td data-bbox="703 1473 1062 1693">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="1062 1473 1406 1693">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <th data-bbox="336 1693 703 1731">Type of information</th> <th data-bbox="703 1693 1062 1731">Description</th> <th data-bbox="1062 1693 1406 1731">Reporting period</th> </tr> <tr> <td data-bbox="336 1731 703 1769">Complaints</td> <td data-bbox="703 1731 1062 1769">Number of complaints</td> <td data-bbox="1062 1731 1406 1769">Every [3] months</td> </tr> <tr> <td data-bbox="336 1769 703 1845">Sales outside the target market</td> <td data-bbox="703 1769 1062 1845">Number of sales \$ value of sales</td> <td data-bbox="1062 1769 1406 1845">Every [3] months</td> </tr> <tr> <td data-bbox="336 1845 703 1912">Sales inside the target market</td> <td data-bbox="703 1845 1062 1912">Number of sales \$ value of sales</td> <td data-bbox="1062 1845 1406 1912">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	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
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