

Target Market Determination – Personal Loans

Product	Home Improvement Loan
Issuer	Geelong Bank, a division of Hume Bank Ltd ABN 85 051 868 556 AFSL and Australian Credit Licence 244248
Date of TMD	01 May 2026
Target Market	<p>Retail clients who:</p> <ul style="list-style-type: none"> are seeking a loan for home improvements including sustainable renovations like solar panels, double glazed windows, external awnings, insulation, rain water tanks and other environmentally friendly improvements to your home. are aged 18 years or more and meet the credit assessment criteria for the product <p>Secured variable</p> <ul style="list-style-type: none"> are able and willing to offer acceptable security for the loan so as to secure a lower interest rate <p>need the flexibility to make additional repayments and a contractual right to redraw advance repayments as required</p> <p>Description of product, including key attributes</p> <p>This is a secured variable rate personal loan. The key attributes are:</p> <ul style="list-style-type: none"> loan amounts between \$1,000 and \$80,000 loan terms of up to 7 years repayment frequency can be weekly/fortnightly/monthly the ability to make additional repayments a redraw facility acceptable security for the loan must be provided. *interest rate is variable <p>Classes of consumers for whom the product is unsuitable</p> <p>This product is not suitable for retail clients who:</p> <ul style="list-style-type: none"> Unable to provide real property mortgage for security

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"> • branch • mobile lenders • call centres • online <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> • ensuring that retail clients meet the eligibility requirements for the product • ensuring that distribution through branches, mobile lenders and call centres is by appropriately trained staff <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 are:</p> <ul style="list-style-type: none"> • a significant dealing of the product to retail clients 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: 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 1339 1425 1854"> <thead> <tr> <th data-bbox="336 1339 703 1391">Type of information</th> <th data-bbox="703 1339 1082 1391">Description</th> <th data-bbox="1082 1339 1425 1391">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 1391 703 1621">Significant dealing(s)</td> <td data-bbox="703 1391 1082 1621">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="1082 1391 1425 1621">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="336 1621 703 1671">Complaints</td> <td data-bbox="703 1621 1082 1671">Number of complaints</td> <td data-bbox="1082 1621 1425 1671">Every 3 months</td> </tr> <tr> <td data-bbox="336 1671 703 1765">Sales outside the target market</td> <td data-bbox="703 1671 1082 1765">Number of sales \$ value of sales</td> <td data-bbox="1082 1671 1425 1765">Every 3 months</td> </tr> <tr> <td data-bbox="336 1765 703 1854">Sales inside the target market</td> <td data-bbox="703 1765 1082 1854">Number of sales \$ value of sales</td> <td data-bbox="1082 1765 1425 1854">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 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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