

Target Market Determination – Overdraft

Product	Overdraft
Issuer	Ford Co-operative Credit Society Limited ABN 74 087 651 456 trading as Geelong Bank AFSL/Australian Credit Licence 244351
Date of TMD	31 January 2025
Target Market	<p>Retail clients who:</p> <ul style="list-style-type: none"> • are seeking a continuing credit facility to make purchases, pay bills and to manage their cashflow needs • are aged 18 years or more and meet the credit assessment criteria for the product <p>Personal overdraft</p> <ul style="list-style-type: none"> • are seeking a relatively low credit limit to cover temporary and short-term fluctuations in cashflow <p>Description of product, including key attributes</p> <p>This is a personal overdraft facility. The key attributes are:</p> <ul style="list-style-type: none"> • credit limits of between \$500 and \$10,000 • unsecured • monthly statements • minimum monthly repayments of 3% of outstanding limit • Visa Debit Card access available • Internet banking access available • Banking App available • Telephone banking available • Personal cheque facility available • interest rate is variable <p>Refer to Interest Rates: https://geelongbank.com.au/about-us/disclosures-publications/</p> <p>Fees:</p> <ul style="list-style-type: none"> • Whilst there is no fee for the overdraft facility itself, there may be account keeping and transaction fees applicable on the account the overdraft is linked to. <p>Refer Fees & Charges & Transaction Limits brochure: https://geelongbank.com.au/about-us/disclosures-publications/</p>

Distribution Conditions	<p>Distribution conditions</p> <p>This loan is distributed by the issuer through the following channels:</p> <ul style="list-style-type: none"> • branch • mobile lenders • call centre • 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 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: 12 monthly and every subsequent 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="427 1413 1428 1910"> <thead> <tr> <th data-bbox="432 1420 794 1451">Type of information</th> <th data-bbox="802 1420 1110 1451">Description</th> <th data-bbox="1118 1420 1423 1451">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="432 1451 794 1720">Significant dealing(s)</td> <td data-bbox="802 1451 1110 1720">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="1118 1451 1423 1720">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="432 1720 794 1765">Complaints</td> <td data-bbox="802 1720 1110 1765">Number of complaints</td> <td data-bbox="1118 1720 1423 1765">Every 3 months</td> </tr> <tr> <td data-bbox="432 1765 794 1843">Sales outside the target market</td> <td data-bbox="802 1765 1110 1843">Number of sales \$ value of sales</td> <td data-bbox="1118 1765 1423 1843">Every 3 months</td> </tr> <tr> <td data-bbox="432 1843 794 1910">Sales inside the target market</td> <td data-bbox="802 1843 1110 1910">Number of sales \$ value of sales</td> <td data-bbox="1118 1843 1423 1910">Every 3 month</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 month
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