



**Target Market Determination – Overdraft**

<b>Product</b>	Overdraft
<b>Issuer</b>	Geelong Bank, a division of Hume Bank Ltd ABN 85 051 868 556 AFSL and Australian Credit Licence 244248
<b>Date of TMD</b>	01 May 2026
<b>Target Market</b>	<p>Retail clients who:</p> <ul style="list-style-type: none"> <li>• are seeking a continuing credit facility to make purchases, pay bills and to manage their cashflow needs</li> <li>• are aged 18 years or more and meet the credit assessment criteria for the product</li> </ul> <p><b>Personal overdraft</b></p> <ul style="list-style-type: none"> <li>• are seeking a relatively low credit limit to cover temporary and short-term fluctuations in cashflow</li> </ul> <p><b>Description of product, including key attributes</b></p> <p>This is a personal overdraft facility. The key attributes are:</p> <ul style="list-style-type: none"> <li>• credit limits of between \$500 and \$10,000</li> <li>• unsecured</li> <li>• monthly statements</li> <li>• minimum monthly repayments of 3% of outstanding limit</li> <li>• Visa Debit Card access available</li> <li>• Internet banking access available</li> <li>• Banking App available</li> <li>• Telephone banking available</li> <li>• Personal cheque facility available</li> <li>• interest rate is variable</li> </ul>

<b>Distribution Conditions</b>	<p><b>Distribution conditions</b></p> <p>This loan is distributed by the issuer through the following channels:</p> <ul style="list-style-type: none"> <li>• branch</li> <li>• mobile lenders</li> <li>• call centre</li> <li>• online</li> </ul> <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> <li>• ensuring that retail clients meet the eligibility requirements for the product</li> <li>• ensuring that distribution through branches, mobile lenders and call centres is by appropriately trained staff</li> </ul> <p>There are no other distributors for this product.</p>															
<b>Review Triggers</b>	<p>The review triggers that would reasonably suggest that the TMD is no longer appropriate include:</p> <ul style="list-style-type: none"> <li>• A significant dealing of the product to consumers outside the target market occurs</li> <li>• 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</li> <li>• 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</li> </ul> <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>															
<b>Review Periods</b>	<p><b>First review date:</b> 01 May 2028</p> <p><b>Periodic reviews:</b> 12 monthly and every subsequent 2 years after the initial and each subsequent review.</p>															
<b>Distribution Information Reporting Requirements</b>	<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="424 1413 1433 1899"> <thead> <tr> <th data-bbox="424 1413 794 1451">Type of information</th> <th data-bbox="794 1413 1110 1451">Description</th> <th data-bbox="1110 1413 1433 1451">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="424 1451 794 1709">Significant dealing(s)</td> <td data-bbox="794 1451 1110 1709">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="1110 1451 1433 1709">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="424 1709 794 1753">Complaints</td> <td data-bbox="794 1709 1110 1753">Number of complaints</td> <td data-bbox="1110 1709 1433 1753">Every 3 months</td> </tr> <tr> <td data-bbox="424 1753 794 1832">Sales <b>outside</b> the target market</td> <td data-bbox="794 1753 1110 1832">Number of sales \$ value of sales</td> <td data-bbox="1110 1753 1433 1832">Every 3 months</td> </tr> <tr> <td data-bbox="424 1832 794 1899">Sales <b>inside</b> the target market</td> <td data-bbox="794 1832 1110 1899">Number of sales \$ value of sales</td> <td data-bbox="1110 1832 1433 1899">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 <b>outside</b> the target market	Number of sales \$ value of sales	Every 3 months	Sales <b>inside</b> the target market	Number of sales \$ value of sales	Every 3 month
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