

**Target Market Determination – Personal Loans**

<b>Product</b>	Affinity Car Loan
<b>Issuer</b>	Ford Co-operative Credit Society Limited ABN 74 087 651 456 trading as Geelong Bank AFSL/Australian Credit Licence 244351
<b>Date of TMD</b>	31 January 2025
<b>Target Market</b>	<p>People over 18 years of age</p> <p>Retail clients who:</p> <ul style="list-style-type: none"> <li>• are seeking buy a new car or a car that is still under the manufacturer’s warranty.</li> <li>• are aged 18 years or more and meet the credit assessment criteria for the product</li> <li>• are able and willing to offer acceptable security for the loan so as to secure a lower interest rate</li> </ul> <p><b>Secured Variable Rate Loans</b></p> <ul style="list-style-type: none"> <li>• the flexibility to make additional repayments and a contractual right to redraw advance repayments as required.</li> <li>• The flexibility to top up and/or vary vehicle security for the loan.</li> </ul> <p><b>Description of product, including key attributes</b></p> <p>This is a secured variable rate personal loan. The key attributes are:</p> <ul style="list-style-type: none"> <li>• loan amounts between \$5,000 and \$80,000</li> <li>• loan terms of up to 7 years</li> <li>• repayment frequency can be weekly, fortnightly or monthly</li> <li>• the ability to make additional repayments</li> <li>• a redraw facility</li> <li>• early repayment without penalty</li> <li>• interest rate is variable</li> </ul> <p>Refer to Interest Rates: <a href="https://geelongbank.com.au/about-us/disclosures-publications/">https://geelongbank.com.au/about-us/disclosures-publications/</a></p> <p><b>Fees:</b></p> <ul style="list-style-type: none"> <li>• PPSR fee</li> <li>• Establishment fee</li> </ul> <p>Refer Fees &amp; Charges &amp; Transaction Limits brochure: <a href="https://geelongbank.com.au/about-us/disclosures-publications/">https://geelongbank.com.au/about-us/disclosures-publications/</a></p>

<b>Distribution Conditions</b>	<p><b>Distribution conditions</b></p> <p>This product 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> <li>• online application available</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 are:</p> <ul style="list-style-type: none"> <li>• a significant dealing of the product to retail clients 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>															
<b>Review Periods</b>	<p><b>First review date:</b> 31 January 2027</p> <p><b>Periodic reviews:</b> First review period – 12 months and every 2 years after the initial and each subsequent review</p>															
<b>Distribution Information Reporting Requirements</b>	<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 1267 1334 1924"> <thead> <tr> <th data-bbox="336 1267 703 1305">Type of information</th> <th data-bbox="703 1267 1018 1305">Description</th> <th data-bbox="1018 1267 1334 1305">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 1305 703 1563">Significant dealing(s)</td> <td data-bbox="703 1305 1018 1563">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="1018 1305 1334 1563">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="336 1563 703 1601">Complaints</td> <td data-bbox="703 1563 1018 1601">Number of complaints</td> <td data-bbox="1018 1563 1334 1601">Every 3 months</td> </tr> <tr> <td data-bbox="336 1601 703 1854">Sales <b>outside</b> the target market</td> <td data-bbox="703 1601 1018 1854">Number of sales \$ value of sales Details of why it is not consistent with target market How inconsistency was verified</td> <td data-bbox="1018 1601 1334 1854">Every 3 months</td> </tr> <tr> <td data-bbox="336 1854 703 1924">Sales <b>inside</b> the target market</td> <td data-bbox="703 1854 1018 1924">Number of sales \$ value of sales</td> <td data-bbox="1018 1854 1334 1924">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 <b>outside</b> the target market	Number of sales \$ value of sales Details of why it is not consistent with target market How inconsistency was verified	Every 3 months	Sales <b>inside</b> the target market	Number of sales \$ value of sales	Every 3 months
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 Details of why it is not consistent with target market How inconsistency was verified	Every 3 months														
Sales <b>inside</b> the target market	Number of sales \$ value of sales	Every 3 months														