

Target Market Determination – Personal Loans

Product	Personal Loan – Secured P&I
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 loan for any worthwhile purpose including to make a purchase or to consolidate an existing debt are aged 18 years or more and meet the credit assessment criteria for the product <p>Secured fixed</p> <ul style="list-style-type: none"> need the option of being able to make additional repayments without penalty need the flexibility to make additional repayments and to redraw advance repayments as required Are able and willing to offer security for the loan so as to secure a lower interest rate. <p>Description of product, including key attributes</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 the ability to make additional repayments *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"> PPSR fee Establishment fee Legal fees Valuation fees <p>Refer Fees & Charges & Transaction Limits brochure: https://geelongbank.com.au/about-us/disclosures-publications/</p>

Distribution Conditions	<p><i>Distribution conditions</i></p> <p>This product 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 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 <i>Product Governance Framework</i> 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: 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 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 1339 1425 1865"> <thead> <tr> <th data-bbox="336 1339 703 1391">Type of information</th> <th data-bbox="703 1339 1062 1391">Description</th> <th data-bbox="1062 1339 1425 1391">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 1391 703 1619">Significant dealing(s)</td> <td data-bbox="703 1391 1062 1619">Date or date range of the significant dealing(s) and description of the significant dealing (eg, why it is not consistent with the TMD)</td> <td data-bbox="1062 1391 1425 1619">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="336 1619 703 1671">Complaints</td> <td data-bbox="703 1619 1062 1671">Number of complaints</td> <td data-bbox="1062 1619 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 1062 1765">Number of sales \$ value of sales</td> <td data-bbox="1062 1671 1425 1765">Every 3 months</td> </tr> <tr> <td data-bbox="336 1765 703 1865">Sales inside the target market</td> <td data-bbox="703 1765 1062 1865">Number of sales \$ value of sales</td> <td data-bbox="1062 1765 1425 1865">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 (eg, 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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