

Target Market Determination – Personal Loans

Product	Personal Loan – Secured P&I
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 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><i>Secured fixed</i></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><i>Description of product, including key attributes</i></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

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: 01 May 2028</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 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="339 1344 1425 1865"> <thead> <tr> <th data-bbox="339 1344 707 1388">Type of information</th> <th data-bbox="707 1344 1066 1388">Description</th> <th data-bbox="1066 1344 1425 1388">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="339 1388 707 1624">Significant dealing(s)</td> <td data-bbox="707 1388 1066 1624">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="1066 1388 1425 1624">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="339 1624 707 1668">Complaints</td> <td data-bbox="707 1624 1066 1668">Number of complaints</td> <td data-bbox="1066 1624 1425 1668">Every 3 months</td> </tr> <tr> <td data-bbox="339 1668 707 1765">Sales outside the target market</td> <td data-bbox="707 1668 1066 1765">Number of sales \$ value of sales</td> <td data-bbox="1066 1668 1425 1765">Every 3 months</td> </tr> <tr> <td data-bbox="339 1765 707 1865">Sales inside the target market</td> <td data-bbox="707 1765 1066 1865">Number of sales \$ value of sales</td> <td data-bbox="1066 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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