

Target Market Determination – Personal Loans

Product	Personal Loan - Unsecured
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 • are unable or unwilling to offer security for the loan even though that means a higher interest rate will apply <p>Description of product, including key attributes</p> <p>This is an unsecured variable rate personal loan. The key attributes are:</p> <ul style="list-style-type: none"> • loan amounts between \$1,000 and \$50,000 • loan terms of up to 7 years • repayment frequency can be weekly/fortnightly/monthly • the ability to make additional repayments • a redraw facility • no need to provide security for the loan • 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"> • Establishment fee <p>Refer Fees & Charges & Transaction Limits brochure: https://geelongbank.com.au/about-us/disclosures-publications/</p>
Distribution Conditions	<p>Distribution conditions</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>															
<p>Review Triggers</p>	<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 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>															
<p>Review Periods</p>	<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>															
<p>Distribution Information Reporting Requirements</p>	<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 1120 1425 1563"> <thead> <tr> <th data-bbox="336 1120 708 1155">Type of information</th> <th data-bbox="708 1120 1064 1155">Description</th> <th data-bbox="1064 1120 1425 1155">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 1155 708 1377">Significant dealing(s)</td> <td data-bbox="708 1155 1064 1377">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="1064 1155 1425 1377">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="336 1377 708 1413">Complaints</td> <td data-bbox="708 1377 1064 1413">Number of complaints</td> <td data-bbox="1064 1377 1425 1413">Every 3 months</td> </tr> <tr> <td data-bbox="336 1413 708 1487">Sales outside the target market</td> <td data-bbox="708 1413 1064 1487">Number of sales \$ value of sales</td> <td data-bbox="1064 1413 1425 1487">Every 3 months</td> </tr> <tr> <td data-bbox="336 1487 708 1563">Sales inside the target market</td> <td data-bbox="708 1487 1064 1563">Number of sales \$ value of sales</td> <td data-bbox="1064 1487 1425 1563">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 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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