

Target Market Determination – Bank Accounts

Product	Achieve Savers Account
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>Description of target market</p> <p>Retail clients who:</p> <ul style="list-style-type: none"> • need a savings account offering higher returns • are aged 18 years or more • do not anticipate making more than one withdrawal per calendar month • Bonus Conditions: Base rate of interest plus a bonus rate if the bonus conditions are met <p>Description of product, including key attributes</p> <p>This is an Achieve Savers Account and the key features of this product are:</p> <ul style="list-style-type: none"> • no minimum deposit • funds available at call • *interest calculated daily on the portion of the balance in that tier and paid monthly balance up to \$4,999 \$5,000 or more • *Bonus Conditions: Make a minimum deposit of \$50 per calendar month – Note: one withdrawal via cash or debit transfer per calendar month is permitted. Bonus payable on amounts up to \$250,000 • internet banking • banking app • over the counter
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 • call centre • mobile lenders • 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 the branch and call centre is by appropriately trained staff online application available <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 include:</p> <ul style="list-style-type: none"> a significant dealing of the product to consumers 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>															
Review Periods	<p>First review date: May 2028</p> <p>Periodic reviews: First review period – 12 months and every 2 years after the initial and each subsequent review</p>															
Distribution 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="336 1126 1334 1928"> <thead> <tr> <th data-bbox="336 1126 703 1178">Type of information</th> <th data-bbox="703 1126 1018 1178">Description</th> <th data-bbox="1018 1126 1334 1178">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 1178 703 1451">Significant dealing(s)</td> <td data-bbox="703 1178 1018 1451">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 1178 1334 1451">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="336 1451 703 1503">Complaints</td> <td data-bbox="703 1451 1018 1503">Number of complaints</td> <td data-bbox="1018 1451 1334 1503">Every 3 months</td> </tr> <tr> <td data-bbox="336 1503 703 1823">Sales outside the target market</td> <td data-bbox="703 1503 1018 1823"> 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 1503 1334 1823">Every 3 months</td> </tr> <tr> <td data-bbox="336 1823 703 1928">Sales inside the target market</td> <td data-bbox="703 1823 1018 1928"> Number of sales \$ value of sales </td> <td data-bbox="1018 1823 1334 1928">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 Details of why it is not consistent with target market How inconsistency was verified	Every 3 months	Sales inside the target market	Number of sales \$ value of sales	Every 3 months
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