

**Target Market Determination – Bank Accounts**

<b>Product</b>	Affinity Saver Account
<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>	1 February 2024
<b>Target Market</b>	<p><b>Description of target market</b></p> <ul style="list-style-type: none"> <li>As part of our Affinity Loan package you may be eligible for an Affinity Saver account.</li> <li>restricted to eligible customers with a Geelong Bank Affinity Home Loan or Affinity Car Loan and whole of pay credit to Geelong Bank</li> </ul> <p>Retail clients who:</p> <ul style="list-style-type: none"> <li>need a transactional banking account to conveniently manage their funds and facilitate payments 24/7</li> </ul> <p><b>Description of product, including key attributes</b></p> <p>This is an Affinity Saver Account and the key features of this product are:</p> <ul style="list-style-type: none"> <li>funds available at call</li> <li>\$1,000.00 per card per day</li> <li>Interest rates are calculated daily and paid monthly to account balances greater than \$2,000 to \$100,000 with the rate determined by the RBA's current cash rate</li> <li>*interest rate tiers: \$1.00 to \$1,999 \$2,000 or \$100,000</li> <li>card access via ATM, Eftpos, Paywave and over the counter (otc)</li> <li>Internet banking</li> <li>Banking app</li> <li>Mobile wallet – Apple pay/Google Pay</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> There are nil transaction and excess withdrawal fees applicable to this product</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>call centre</li> <li>mobile lenders</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> </ul> <p>There are no other distributors for this product.</p>															
<p><b>Review Triggers</b></p>	<p>The review triggers that would reasonably suggest that the TMD is no longer appropriate include:</p> <ul style="list-style-type: none"> <li>a significant dealing of the product to consumers 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> <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><b>Review Periods</b></p>	<p><b>First review date:</b> February 2026</p> <p><b>Periodic reviews:</b> First review period – 12 months, and every 2 years after the initial and each subsequent review</p>															
<p><b>Distribution Reporting Requirements</b></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 1126 1334 1924"> <thead> <tr> <th data-bbox="336 1126 703 1178">Type of information</th> <th data-bbox="703 1126 1019 1178">Description</th> <th data-bbox="1019 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 1019 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="1019 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 1019 1503">Number of complaints</td> <td data-bbox="1019 1451 1334 1503">Every 3 months</td> </tr> <tr> <td data-bbox="336 1503 703 1823">Sales <b>outside</b> the target market</td> <td data-bbox="703 1503 1019 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="1019 1503 1334 1823">Every 3 months</td> </tr> <tr> <td data-bbox="336 1823 703 1924">Sales <b>inside</b> the target market</td> <td data-bbox="703 1823 1019 1924">           Number of sales            \$ value of sales         </td> <td data-bbox="1019 1823 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
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