

**Target Market Determination – Bank Accounts**

<b>Product</b>	Affinity Saver Account
<b>Issuer</b>	Geelong Bank, a division of Hume Bank Ltd ABN 85 051 868 556 AFSL and Australian Credit Licence 244248
<b>Date of TMD</b>	01 May 2026
<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>
<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>															
<b>Review Triggers</b>	<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>															
<b>Review Periods</b>	<p><b>First review date:</b> May 2028</p> <p><b>Periodic reviews:</b> First review period – 12 months, and every 2 years after the initial and each subsequent review</p>															
<b>Distribution Reporting Requirements</b>	<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 1070 1332 1877"> <thead> <tr> <th data-bbox="336 1070 703 1122">Type of information</th> <th data-bbox="703 1070 1019 1122">Description</th> <th data-bbox="1019 1070 1332 1122">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 1122 703 1397">Significant dealing(s)</td> <td data-bbox="703 1122 1019 1397">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 1122 1332 1397">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="336 1397 703 1449">Complaints</td> <td data-bbox="703 1397 1019 1449">Number of complaints</td> <td data-bbox="1019 1397 1332 1449">Every 3 months</td> </tr> <tr> <td data-bbox="336 1449 703 1771">Sales <b>outside</b> the target market</td> <td data-bbox="703 1449 1019 1771">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 1449 1332 1771">Every 3 months</td> </tr> <tr> <td data-bbox="336 1771 703 1877">Sales <b>inside</b> the target market</td> <td data-bbox="703 1771 1019 1877">Number of sales \$ value of sales</td> <td data-bbox="1019 1771 1332 1877">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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