

Target Market Determination – Bank Accounts

Product	Budget 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 banking account to conveniently manage their regular bill payments separately from their savings funds even if it means higher fees <p>Description of product, including key attributes</p> <p>Key features of this product are:</p> <ul style="list-style-type: none"> • funds available at call • Nil interest payable • access is via direct debit, BPAY, periodical payments and electronic funds transfers (EFT) and over the counter withdrawals – see fee structure below • internet banking • banking app • over the counter
Distribution Conditions	<p>Distribution conditions</p> <p>This product is distributed by the issuer through the following channel</p> <ul style="list-style-type: none"> • branch • call centre <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 and call centres 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;

	<ul style="list-style-type: none"> 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="336 707 1444 1512"> <thead> <tr> <th data-bbox="336 707 703 763">Type of information</th> <th data-bbox="703 707 1018 763">Description</th> <th data-bbox="1018 707 1444 763">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 763 703 1037">Significant dealing(s)</td> <td data-bbox="703 763 1018 1037">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 763 1444 1037">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="336 1037 703 1088">Complaints</td> <td data-bbox="703 1037 1018 1088">Number of complaints</td> <td data-bbox="1018 1037 1444 1088">Every 3 months</td> </tr> <tr> <td data-bbox="336 1088 703 1357">Sales outside the target market</td> <td data-bbox="703 1088 1018 1357"> Number of sales Details of why it is not consistent with target market How inconsistency was verified </td> <td data-bbox="1018 1088 1444 1357">Every 3 months</td> </tr> <tr> <td data-bbox="336 1357 703 1512">Sales inside the target market</td> <td data-bbox="703 1357 1018 1512"> Number of sales \$ value of sales </td> <td data-bbox="1018 1357 1444 1512">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 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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