

Target Market Determination – Bank Accounts

Product	Christmas Club Account
Issuer	Ford Co-operative Credit Society Limited ABN 74 087 651 456 trading as Geelong Bank AFSL/Australian Credit Licence 244351
Date of TMD	7 November 2024
Target Market	<p>Description of target market</p> <p>Retail clients who:</p> <ul style="list-style-type: none"> • need a savings account that gives you extra incentive for end-of-year expenses. • need a savings account offering higher returns even if that means restrictions on access to the funds <p>Description of product, including key attributes</p> <p>This is a Christmas Club Account and the key features of this product are:</p> <ul style="list-style-type: none"> • *interest is calculated on the daily on the balance of the account and is credited once a year on November 1st \$1 or more • withdrawals: Funds are at call between the 1st November and 31st January. One withdrawal is permitted without penalty for the remainder of the year. • between November 1 and January 31 each year you can access funds through our the internet banking service 24 hrs a day 7 days a week <p>*Refer to Interest Rates: https://geelongbank.com.au/about-us/disclosures-publications/</p> <p>Fees: Any staff assisted withdrawals outside the designated dates may incur a charge 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 • 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 <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: November 2026</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 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="336 880 1334 1680"> <thead> <tr> <th data-bbox="336 880 703 931">Type of information</th> <th data-bbox="703 880 1019 931">Description</th> <th data-bbox="1019 880 1334 931">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 931 703 1205">Significant dealing(s)</td> <td data-bbox="703 931 1019 1205">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 931 1334 1205">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="336 1205 703 1256">Complaints</td> <td data-bbox="703 1205 1019 1256">Number of complaints</td> <td data-bbox="1019 1205 1334 1256">Every 3 months</td> </tr> <tr> <td data-bbox="336 1256 703 1576">Sales outside the target market</td> <td data-bbox="703 1256 1019 1576">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 1256 1334 1576">Every 3 months</td> </tr> <tr> <td data-bbox="336 1576 703 1680">Sales inside the target market</td> <td data-bbox="703 1576 1019 1680">Number of sales \$ value of sales</td> <td data-bbox="1019 1576 1334 1680">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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