

### Target Market Determination – Bank Accounts

<b>Product</b>	Christmas Club 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> <p>Retail clients who:</p> <ul style="list-style-type: none"> <li>• need a savings account that gives you extra incentive for end-of-year expenses.</li> <li>• need a savings account offering higher returns even if that means restrictions on access to the funds</li> </ul> <p><b>Description of product, including key attributes</b></p> <p>This is a Christmas Club Account and the key features of this product are:</p> <ul style="list-style-type: none"> <li>• Interest is calculated on the daily on the balance of the account and is credited once a year on November 1<sup>st</sup> \$1 or more</li> <li>• withdrawals: Funds are at call between the 1st November and 31st January. One withdrawal is permitted without penalty for the remainder of the year.</li> <li>• 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.</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> </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 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> </ul>

	<ul style="list-style-type: none"> <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="336 701 1334 1505"> <thead> <tr> <th data-bbox="336 701 703 757">Type of information</th> <th data-bbox="703 701 1018 757">Description</th> <th data-bbox="1018 701 1334 757">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 757 703 1025">Significant dealing(s)</td> <td data-bbox="703 757 1018 1025">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 757 1334 1025">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="336 1025 703 1081">Complaints</td> <td data-bbox="703 1025 1018 1081">Number of complaints</td> <td data-bbox="1018 1025 1334 1081">Every 3 months</td> </tr> <tr> <td data-bbox="336 1081 703 1400">Sales <b>outside</b> the target market</td> <td data-bbox="703 1081 1018 1400">           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 1081 1334 1400">Every 3 months</td> </tr> <tr> <td data-bbox="336 1400 703 1505">Sales <b>inside</b> the target market</td> <td data-bbox="703 1400 1018 1505">           Number of sales            \$ value of sales         </td> <td data-bbox="1018 1400 1334 1505">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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