

**Target Market Determination – Bank Accounts**

<b>Product</b>	Mortgage Offset 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>For customers wanting to reduce the amount of interest payable on their home loans by offsetting interest against deposits held</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>Key features of this product are:</p> <ul style="list-style-type: none"> <li>No minimum balance to open</li> <li>funds are available at call</li> <li>100% offset of the account balance against the linked home loan balance when calculating interest on the loan</li> <li>apart from any offset against the linked loan account, no interest is payable on the account balance</li> <li>access via internet banking or our banking app</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, 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="336 880 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 <b>outside</b> 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 <b>inside</b> 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 <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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