

**Target Market Determination – Bank Accounts**

<b>Product</b>	Redi Access 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 transactional banking account to conveniently manage their funds and facilitate payments 24/7 with limited free transactions</li> </ul> <p><b>Description of product, including key attributes</b></p> <p>This is a Redi Access Account and the key features of this product are:</p> <ul style="list-style-type: none"> <li>• no minimum deposit</li> <li>• funds available at call</li> <li>• \$1,000.00 per card per day</li> <li>• Nil interest payable</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>• 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 and call centres is by appropriately trained staff</li> <li>• online application available</li> </ul> <p>There are no other distributors for this product.</p>
<b>Review Triggers</b>	The review triggers that would reasonably suggest that the TMD is no longer appropriate include:

	<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="336 790 1334 1496"> <thead> <tr> <th data-bbox="336 790 703 842">Type of information</th> <th data-bbox="703 790 1019 842">Description</th> <th data-bbox="1019 790 1334 842">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 842 703 1115">Significant dealing(s)</td> <td data-bbox="703 842 1019 1115">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 842 1334 1115">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="336 1115 703 1167">Complaints</td> <td data-bbox="703 1115 1019 1167">Number of complaints</td> <td data-bbox="1019 1115 1334 1167">Every 3 months</td> </tr> <tr> <td data-bbox="336 1167 703 1424">Sales <b>outside</b> the target market</td> <td data-bbox="703 1167 1019 1424">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 1167 1334 1424">Every 3 months</td> </tr> <tr> <td data-bbox="336 1424 703 1496">Sales <b>inside</b> the target market</td> <td data-bbox="703 1424 1019 1496">Number of sales \$ value of sales</td> <td data-bbox="1019 1424 1334 1496">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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