

**Target Market Determination – Bank Accounts**

<b>Product</b>	Young Achieve Savings 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>Savings and banking solutions for young children and teenagers (under 18) made simple and easy.</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</li> <li>need a savings account offering higher returns even if that means restrictions on access to the funds</li> <li>intend to make regular deposits</li> <li>need the ability to withdraw funds at call if needed even if that means that Bonus interest will not apply</li> </ul> <p><b>Description of product, including key attributes</b></p> <p>This is a Young Achieve Saver 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>*Interest rates are calculated daily and paid monthly</li> <li>\$1 or more</li> <li>Bonus conditions: make a deposit and no withdrawals per calendar month</li> <li>internet banking (for account Trusts for minors under the age of 18)</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> </ul>

	There are no other distributors for this product.																	
<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"> <thead> <tr> <th>Type of information</th> <th>Description</th> <th>Reporting period</th> </tr> </thead> <tbody> <tr> <td>Significant dealing(s)</td> <td>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>As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td>Complaints</td> <td>Number of complaints</td> <td>Every 3 months</td> </tr> <tr> <td>Sales <b>outside</b> the target market</td> <td>           Number of sales            \$ value of sales             Details of why it is not consistent with target market             How inconsistency was verified         </td> <td>Every 3 months</td> </tr> <tr> <td>Sales <b>inside</b> the target market</td> <td>           Number of sales            \$ value of sales         </td> <td>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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