

Target Market Determination – Bank Accounts

Product	New Year Term Deposit Special 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	19 December 2025
Target Market	<p>Description of target market</p> <p>Term Deposit</p> <ul style="list-style-type: none"> • need the certainty of a fixed rate of interest on their savings • do not need the ability to withdraw funds at call prior to maturity of the deposit • need to maximise the interest rate payable and will accept interest at maturity • new business to Geelong Bank only <p>This is a Term Deposit Account and the key features of this product are:</p> <ul style="list-style-type: none"> • fixed interest rates for the selected term • minimum deposit is \$500 • available terms are 7 months • interest is payable on maturity and must transfer • Internet banking and banking app available for view only <p>*Refer to Interest Rates: https://geelongbank.com.au/about-us/disclosures-publications/</p> <p>Fees: Nil fees payable</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 • mobile lenders • online <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	The review triggers that would reasonably suggest that the TMD is no longer appropriate include:

	<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: December 2027</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><tr><th>Type of information</th><th>Description</th><th>Reporting period</th></tr><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 outside 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 inside the target market</td><td>Number of sales \$ value of sales</td><td>Every 3 months</td></tr></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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