



Target Market Determination (TMD)

Product	Cue Card
Issuer	Dnister Ukrainian Credit Co-operative Limited ABN 59 087 651 394 ACN 087 651 394 AFSL/Australian Credit Licence 240673
Start Date of TMD	5 th October 2021
Ongoing review period	The first review was completed 05 October 2022 and each ongoing review must be completed within each consecutive 24month period.
Product purpose	The Dnister Cue Card may be suitable for Members who are looking for flexible access to their funds. The card can be linked to either an Everyday Access, Community Access or Pensioner Saver to provide access to funds within Australia through EFTPOS and ATMs. The card is available for Members starting from the age of 14 years and over. It is not recommended for use overseas as participating international merchants may be limited.
Product features	The Cue Card product is described as follows and has the following key attributes: <ul style="list-style-type: none"> • Facility to access funds to and from the linked savings account through ATM's or EFTPOS or Bank@post facilities anywhere in Australia; • Provides the ability to obtain an account balance after withdrawing or depositing funds.
Target market	Likely needs and objectives; <ul style="list-style-type: none"> • needing access to funds primarily in Australia through ATM's and EFTPOS and Bank@post • ability to withdraw funds, pay for purchases, and deposit funds as and when required, all within Australia. • Likely financial situation; • range of income and savings levels; • range of employment statuses and spending habits; • range of ages and life stages. Product may not suit Members: <ul style="list-style-type: none"> • who do not need access to their everyday savings accounts via a card, • are needing access to their funds whilst travelling overseas as participating internal merchants may be limited • that do not require the ability to make online purchases using a VISA card (verified by VISA);

Distribution channels and conditions	<p>The Cue Card distribution channels may include;</p> <ul style="list-style-type: none"> • Online via Dnister’s Website • In Branch or Service Centre • Phone App <p>Distribution conditions will include ensuring that:</p> <ul style="list-style-type: none"> • Branch and Service centre distribution is completed by appropriately trained and authorised staff • Members requiring this product received sufficient information about this product through the above distribution channels <p>Dnister is the only distributor of this product.</p>
Review triggers	<p>We will review this TMD if any of the following trigger events and information being monitored reasonably suggest that the TMD may no longer be appropriate if;</p> <ul style="list-style-type: none"> • there is a significant dealing of the product to Members outside the target market; • there is a material change to the product attributes, fees and charges, terms and conditions or the manner of distribution; • there is a material increase in Member complaints about the product ; • there is a change in law or its application, a change in relevant industry code, an AFCA determination, a court decision, or ASIC or other regulatory guidance or action that materially affects the product
Distribution information	<p>Note: Dnister Ukrainian Credit Co-operative Limited does not currently utilise third party providers to distribute this product.</p>
About this document	<p>This Target Market Determination (TMD) describes which Members this product has been designed for, having regard to their needs and objectives, and financial situation.</p> <p>This document is not intended to provide financial advice and does not replace the terms and conditions or fees and charges applicable to the product which are available on our website.</p> <p>We are required to have TMDs under the Treasury Laws Amendment (Design and Distributions Obligations and Product Intervention Powers) Act 2019. This ensures that Dnister is keeping our Members at the centre of our approach to the design and distribution of our products.</p>