



# Target Market Determination (TMD)

<b>Product</b>	<b>Community Access Accounts</b>
<b>Issuer</b>	Dnister Ukrainian Credit Co-operative Limited ABN 59 087 651 394 ACN 087 651 394 AFSL/Australian Credit Licence 240673
<b>TMD Start Date</b>	5 <sup>th</sup> October 2021
<b>Ongoing review period</b>	The first review was completed 05 October 2022 and each ongoing review must be completed within each consecutive 24month period.
<b>Product purpose</b>	The Community Access account would suit Community not for profit organisations who require convenient and flexible banking solutions to manage their daily banking needs through a range of distribution channels. Eligible and nominated organisations can qualify for the annual Dnister Community Benefit program.
<b>Product features</b>	The Community Access Account product description and key attributes may include: <ul style="list-style-type: none"> <li>• at call account;</li> <li>• variable interest rate;</li> <li>• no monthly account keeping fees;</li> <li>• interest is paid monthly;</li> <li>• fee free banking;</li> <li>• Dnister’s Community Benefit Program (subject to qualification requirements) is based on the total daily average balance of each Member’s account who nominated your group;</li> <li>• the ability to access the following: Digital Banking, Mobile Banking, OSKO, BPAY, Direct Entry, ATM/EFTPOS, Visa Debit Card, Periodical Payments, Over the Counter Transactions; Bank@Post, Personalised Cheque Book and Corporate Cheques;</li> </ul>
<b>Target market</b>	Likely needs and objectives: <ul style="list-style-type: none"> <li>• ability to save funds separated from their everyday banking facilities but retaining the ability to withdraw or deposit funds easily and immediately;</li> <li>• low risk investment account that is safe and secure</li> </ul> Likely financial situation: <ul style="list-style-type: none"> <li>• range of income and savings levels;</li> <li>• range of employment statuses and spending habits;</li> <li>• range of ages and life stages.</li> </ul>

	<p>Product may not suit Members</p> <ul style="list-style-type: none"> <li>• who are not classified as not for profit organisations</li> <li>• are looking for a higher interest earning account for their funds</li> </ul> <p>The Community Access Account has been designed for not-for-profit organisations that meet the eligibility criteria for this basic account.</p>
<p><b>Distribution channels and conditions</b></p>	<p>The Community Access Account distribution channels include</p> <ul style="list-style-type: none"> <li>• Online via Dnister’s Website</li> <li>• In Branch or Service Centre</li> <li>• Phone App</li> </ul> <p>Distribution conditions will include ensuring that:</p> <ul style="list-style-type: none"> <li>• Branch and Service centre distribution is completed by appropriately trained and authorised staff.</li> <li>• Members requiring this product received sufficient information about this product through the above distribution channels</li> </ul> <p>Dnister is the only distributor of this product.</p>
<p><b>Review triggers</b></p>	<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"> <li>• there is a significant dealing of the product to Members outside the target market;</li> <li>• there is a material increase in Member complaints about the product</li> <li>• there is a material change to the product attributes, fees and charges, terms and conditions or the manner of distribution;</li> <li>• 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.</li> </ul>
<p><b>Distribution information</b></p>	<p>Note: Dnister Ukrainian Credit Co-operative Limited does not currently utilise third party providers to distribute this product.</p>
<p><b>About this document</b></p>	<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>