



Target Market Determination (TMD)

Product	Everyday Access Account
Issuer	Dnister Ukrainian Credit Co-operative Limited ABN 59 087 651 394 ACN 087 651 394 AFSL/ Australian Credit Licence 240673
TMD Start date	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 EveryDay Access account would suit Members who require a transactional account for their everyday banking needs, with flexible access across a range of channels.
Product features	The Everyday Access Account, the product description and key attributes may include: <ul style="list-style-type: none"> • at call account; • variable interest rate; • interest is paid monthly; • no monthly account keeping fees; • the ability to access the following: Digital Banking, Mobile Banking, OSKO, BPAY, Direct Entry, ATM/EFTPOS, Visa Debit Card, Periodical Payments, Overdraft Facility, Over the Counter Transactions; Bank@Post, Personalised Cheque Book and Corporate Cheques; • transaction fees payable (refer to fees and charges on website). • available to Members ranging from the ages of 0 up to 67 years old.
Target market	Likely needs and objectives: <ul style="list-style-type: none"> • requiring the ability to deposit and withdraw funds for everyday transactions including flexibility in the way funds can be accessed; • low risk account that is safe and secure • the ability to deposit, transfer and withdraw funds easily and immediately through a range of service channels Likely financial situation: <ul style="list-style-type: none"> • range of income and savings levels; • range of employment statuses and spending habits; • range of ages and life stages.

	<p>Product may not suit Members:</p> <ul style="list-style-type: none"> • require higher interest on their funds, • are not able to pay transaction fees.
<p>Distribution channels and conditions</p>	<p>The EveryDay Access account distribution channels may include;</p> <ul style="list-style-type: none"> • Online via Dnister’s Website • In Branch and Service Centre • Phone App <p>Distribution conditions will include ensuring that:</p> <ul style="list-style-type: none"> • Members requiring this product received sufficient information about this product through the above distribution channels • Members meet the eligibility requirements for the loan; • Branch and Service centre distribution is completed by appropriately trained and authorised staff. <p>Dnister is the only distributor of this product.</p>
<p>Review triggers</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"> • 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
<p>Distribution information</p>	<p>Note: Dnister Ukrainian Credit Co-operative Limited does not currently utilise third party providers to distribute this product.</p>
<p>About this document</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>