



# Target Market Determination (TMD)

<b>Product</b>	<b>Interest Only Loan – Investment- Fixed Rate</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 Interest Only – Investment- Fixed Rate Loan may suit Members who are intending to purchase a residential investment property, and are seeking certainty of the interest rate and looking to make interest only repayment for the term of the loan.
<b>Product features</b>	<p>The product description and key attributes for the Interest Only Loan – Investment - Fixed Rate product include:</p> <ul style="list-style-type: none"> <li>• fixed rates for terms of 1 to 5 years;</li> <li>• no annual, monthly service fees;</li> <li>• application fee \$500;</li> <li>• minimum loan amount is \$20,000;</li> <li>• maximum loan term 5 years;</li> <li>• weekly / fortnightly / monthly repayment frequencies (Subject to satisfying the minimum monthly repayment commitment detailed in the Offer and loan contract);</li> <li>• repayments can be made via the branch, online banking, mobile banking, direct credits and periodical payments.</li> <li>• ability to make additional repayments;</li> <li>• other fees payable include solicitors' fees and disbursements, valuation fee, variation fee, late repayment fee, penalty interest on defaults, top up fee, and discharge fee;</li> <li>• a Break Cost Fee may also apply if, while the interest rate is fixed, the loan is repaid in full or we agree to vary the interest rate to a variable interest rate or another fixed interest rate.</li> </ul>
<b>Target market</b>	<p>Likely needs and objectives:</p> <ul style="list-style-type: none"> <li>• need funds to purchase or refinance a residential investment property</li> <li>• are seeking the certainty of fixed repayments under a fixed interest rate</li> <li>• minimising regular repayments</li> </ul> <p>Likely financial situation:</p> <ul style="list-style-type: none"> <li>• has met credit assessment criteria which includes demonstrating the capacity to make the required repayments for the term of the loan without substantial hardship</li> </ul>

	<p>Product may not suit Members;</p> <ul style="list-style-type: none"> <li>• who do not meet Dnister’s credit eligibility requirements and are seeking flexible additional features on their loan (e.g., redraw facility, offset account).</li> </ul>
<p><b>Distribution channel and conditions</b></p>	<p>The distribution channels may 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>• Members requiring this product received sufficient information about this product through the above distribution channels</li> <li>• Members meet the eligibility requirements for the loan;</li> <li>• Branch and service centre distribution is completed by appropriately trained and authorised staff.</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 there is a material change to the product attributes, fees, 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>