



Target Market Determination (TMD)

Product	MyCommunity Saver 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, and each ongoing review must be completed within each consecutive 24month period of the Start Date.
Product purpose	<p>The MyCommunity Saver Account would suit Members looking for an online savings account that provides convenient access to their funds with a higher interest rate, whilst supporting fundraising efforts of their nominated community organisation via the Dnister Community Benefit program.</p> <p>Members earn interest, save, and can nominate their favourite community organisation to be included in the Dnister Community Benefit Program.</p>
Product features	<p>The MyCommunity Saver Account product description and key attributes may include:</p> <ul style="list-style-type: none"> • at call account; • variable interest rate; • Interest is paid monthly; • no monthly account keeping fees; • the availability of Digital Banking, Mobile Banking, OSKO, BPAY, Direct Entry, Periodical Payments; • to be eligible Members must be 18 years and over • transaction fees payable (refer to fees and charges on website); • supporting the nominated community organisation from Dnister’s registered beneficiaries list through the Dnister Community Benefit program
Target market	<p>Likely needs and objectives:</p> <ul style="list-style-type: none"> • ability to save funds separated from their everyday banking facilities but retaining the ability to withdraw or deposit funds easily • low risk investment account that is safe and secure • support a chosen community organisation <p>Likely financial situation:</p> <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 access to their funds through the following methods, Bank@Post, Corporate Cheques, Personalised Cheque Book, ATM/EFTPOS, Visa Debit Card and Branches; • require an overdraft facility.
<p>Distribution channels and conditions</p>	<p>The MyCommunity Saver Account distribution channels 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>
<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 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>