



Target Market Determination (TMD)

Product	Pensioner Savings 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 Pensioner Saving Account may be suitable for: <ul style="list-style-type: none"> • people who are pensioners or • retirees and hold a permanent pension card. <p>The Pensioner Saving account features a tiered interest rate to maximise interest income, whilst providing convenient and flexible access to funds when needed.</p>
Product features	The Pensioner Saving Account product, is described as and has the following key attributes: <ul style="list-style-type: none"> • not limited by age; • limited by qualifying requirements for people who are pensioners or retirees and hold a permanent pension card; • at call account; • variable interest rate; • interest paid monthly; • no monthly account keeping fees • the availability of Digital Banking, Mobile Banking, OSKO, BPAY, Direct Entry, ATM/EFTPOS, Visa Debit Card, Periodical Payments, Branch Banking; Bank@Post, Corporate Cheque, Personalised Cheque Book; • transaction fees payable (refer to fees and charges on website).
Target market	Likely needs and objectives: <ul style="list-style-type: none"> • the ability to deposit and withdraw funds for everyday transactions including flexibility in the way funds can be accessed • low risk investment account that is safe and secure <p>Likely financial situation:</p> <ul style="list-style-type: none"> • limited income and savings levels; • Member is a pensioner; • wide range of spending habits • limited age and life stage.

	<p>Product may not suit Members</p> <ul style="list-style-type: none"> • are not a pensioner or not retired, • require an overdraft facility, • are not able to pay transaction fees.
<p>Distribution channels and conditions</p>	<p>The Pensioner Saving 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 increase in Member complaints about the product • 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>