



Target Market Determination (TMD)

Product	Personal Overdraft
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 Personal Overdraft may suit Members who require the flexibility of an ongoing line of credit facility to cover personal, domestic, or household expenses.
Product features	<p>The product description and key attributes for this Personal Overdraft product include:</p> <ul style="list-style-type: none"> • variable interest rate; • no annual or monthly service fees; • application fee \$250; • minimum amount of \$1,000; • loan term is ongoing and subject to annual review; • monthly repayments are the greater of \$20 or 2% of the month end closing balance • access through Branch, online banking, mobile banking, direct credits, periodic payments, Bank@Post (Credit), cheque book, ATM/EFTPOS, direct credits & debits, OSKO and BPAY. • Other fees payable include transaction fees, late repayment fee, penalty interest on defaults.
Target market	<p>Likely needs and objectives of Members:</p> <ul style="list-style-type: none"> • seeking flexibility of an ongoing access to a credit facility to cover personal, domestic, or household expenses • to provide for short-term personal cashflow shortfalls <p>Likely financial situation of Members:</p> <ul style="list-style-type: none"> • requiring flexibility to manage daily cashflow • have met Dnister’s credit assessment criteria which includes demonstrating the capacity to make the required repayments for the term of the loan without substantial hardship. <p>Product may not suit Members:</p> <ul style="list-style-type: none"> • who do not meet the credit eligibility requirements • who are seeking the certainty of fixed repayments under a fixed interest rate.

	<ul style="list-style-type: none"> requiring finance for significant purchases of a personal, domestic or household nature.
Distribution channels and conditions	<p>The distribution channels may include:</p> <ul style="list-style-type: none"> Online via Dnister’s Website In Branch or Service Centre Phone App (view only). <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 various distribution channels; Members meet the eligibility requirements for the credit facility; Branch and Service centre distribution is completed by appropriately trained and authorised staff. <p>Dnister is the only distributor of this product</p>
Review triggers	<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;</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 material change to the product attributes, fees, 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.
Distribution information	<p>Note: Dnister Ukrainian Credit Co-operative Limited does not currently utilise third party providers to distribute this product.</p>
About this document	<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>