



Target Market Determination (TMD)

Product	Term Deposit 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 Term Deposit Account may suit Members with surplus funds looking for a safe and secure investment account with higher rate of interest for a fixed period.
Product features	<p>The Term Deposit Account, has the following key attributes:</p> <ul style="list-style-type: none"> • Interest rate is guaranteed not to change for the whole of the fixed period of the investment. • Minimum Deposit of \$1,000, • Available terms can be from 1-24 months • Funds are fixed for the agreed term of investment, • No additions during the term of investment • Early withdrawal interest reduction applies • Interest is calculated on a daily balance and paid on maturity. • No monthly or account keeping fees • Suitable for Members ranging from starting from the age of 15 years and above.
Target market	<p>Likely needs and objectives:</p> <ul style="list-style-type: none"> • seeking a higher rate of interest for a short-term fixed period and do not require access to the funds during the term of the investment. • requires a higher interest rate either for investment or income purposes; • looking for a secure and low risk investment return. <p>Likely financial situation:</p> <ul style="list-style-type: none"> • range of income and savings levels; • have excess funds available to invest; • range of ages and life stages. <p>This product may not suit Members:</p> <ul style="list-style-type: none"> • requiring access to their funds during the fixed term, • who do not have a minimum of \$1,000 to invest, • needing to add funds to the account during the term of the investment.

Distribution channels and conditions	<p>The Term Deposit Account product has been distributed through the following channels:</p> <ul style="list-style-type: none"> • Online via Dnister Website • In a 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 the 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>
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 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 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 and services.</p>