



Target Market Determination (TMD)

Product	iSaver
Issuer	Dnister Ukrainian Credit Co-operative Limited ABN 59 087 651 394 ACN 087 651 394 AFSL/Australian Credit Licence 240673
TMD State 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 iSaver account would suit Members looking for an online savings account that provides convenient access through digital banking to funds with a higher interest rate. (Special introductory interest rates for specified periods may apply from time to time.)
Product features	The iSaver product, is described and has the following key attributes: <ul style="list-style-type: none"> • at call account; • variable interest rate (special introductory interest rates for specified periods may also apply from time to time); • interest is payable monthly; • no monthly account keeping fees; • the ability to access the following, Digital Banking, Mobile Banking OSKO, BPAY, Direct Entry, Periodical Payments, • eligible Members must be 18 yrs and over • transaction fees payable (refer to fees and charges on website).
Target market	<p>Likely needs and objectives:</p> <ul style="list-style-type: none"> • needing a savings account with a bonus rate feature whilst providing flexibility to access funds if required • low risk investment account that is safe and secure • ability to save funds separated from their everyday banking facilities but retaining the ability to withdraw or deposit funds easily and immediately; <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"> • who do not have or do not want to have access to digital payments systems,

	<ul style="list-style-type: none"> • that require access to their funds through the following methods, Personal cheque book, Corporate cheques Over the Counter Transactions (fees apply), OSKO, Bpay, ATM/EFTPOS. • who require an Overdraft Facility
Distribution channels and conditions	<p>The iSaver account distribution channels may include:</p> <ul style="list-style-type: none"> • Online via Dnister’s Website • In Branch or Service Centre • Phone App • Distribution conditions will include ensuring that: <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>
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 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
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>