



# Target Market Determination (TMD)

<b>Product</b>	<b>Pensioner Savings</b>
<b>Issuer</b>	Dnister Ukrainian Credit Co-operative Limited ABN 59 087 651 394 ACN 087 651 394 AFSL/Australian Credit Licence 240673
<b>TMD Start date</b>	5 <sup>th</sup> October 2021
<b>Ongoing review period</b>	This review was completed 20 March 2025 and each ongoing review must be completed within each consecutive 24 month period.
<b>Product purpose</b>	A two tiered interest rate saving account for pensioners and retirees to maximise interest income, whilst providing convenient and flexible access to funds when needed.
<b>Product features</b>	<p>The Pensioner Saving Account product, is described as and has the following key attributes:</p> <ul style="list-style-type: none"> <li>• not limited by age;</li> <li>• limited by qualifying requirements for people who are pensioners or retirees and hold a permanent pension card;</li> <li>• at call account;</li> <li>• variable interest rates;</li> <li>• interest calculated daily, paid monthly</li> <li>• no account keeping fees</li> <li>• the availability of Digital Banking, Mobile App, OSKO, BPay, Direct Entry/Direct Debits, ATM/EFTPOS, Visa Debit Card, Cuecard, Digital Wallet, Cuecard, Periodical Payments, Branch Banking; Bank@Post, Corporate Cheque, Personalised Cheque Book;</li> <li>• no transaction fees</li> </ul>
<b>Target market</b>	<p>Likely needs and objectives:</p> <ul style="list-style-type: none"> <li>• the ability to deposit and withdraw funds for everyday transactions including flexibility in the way funds can be accessed</li> </ul> <p>Likely financial situation:</p> <ul style="list-style-type: none"> <li>• limited income and savings levels;</li> <li>• Member is either a pensioner or retired and holds a pension card</li> <li>• wide range of spending habits</li> <li>• limited age and life stage.</li> </ul> <p>Product may not suit Members</p> <ul style="list-style-type: none"> <li>• are not a pensioner or not retired,</li> <li>• require an overdraft facility,</li> </ul>

<b>Distribution channels and conditions</b>	<p>The Pensioner Saving Account distribution channels include;</p> <ul style="list-style-type: none"> <li>• Online via Dnister’s website</li> <li>• In Branch or Service Centre</li> <li>• Mobile App</li> </ul> <p>Distribution conditions will include ensuring that:</p> <ul style="list-style-type: none"> <li>• Branch and Service centre distribution is completed by appropriately trained and authorised staff.</li> <li>• Members requiring this product received sufficient information about this product through the above distribution channels Dnister is the only distributor of this product.</li> </ul>
<b>Review triggers</b>	<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"> <li>• there is a significant dealing of the product to Members outside the target market;</li> <li>• there is a material increase in Member complaints about the product</li> <li>• there is a material change to the product attributes, fees and charges, terms and conditions or the manner of distribution</li> <li>• 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.</li> </ul>
<b>Distribution information</b>	<p>Note: Dnister Ukrainian Credit Co-operative Limited does not currently utilise third party providers to distribute this product.</p>
<b>About this document</b>	<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>