



## SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This Supplementary Product Disclosure Statement (SPDS) supplements and amends the Dnister Ukrainian Credit Co-operative Limited (ABN 59 087 651 394, AFSL 240673) Product Disclosure Statement (PDS) **dated 10 January 2018** and must be read together with the above dated PDS.

This SPDS is effective for all new and existing members from

**1 September 2018.**

You should keep these documents in a safe place. Please contact us if you require a copy of any previous PDS/SPDS issued by us to you.

## SECTION 3

### Changes to Fees and Charges, Interest Rates

Interest rates and fees and charges may change from time to time. The table below sets out how and when DNISTER will notify you of changes to your account. We are not obliged to notify you in advance of a variation to an interest rate, fee or charge which results in a decrease in your obligations.

Variation	Period of Notice
Introduce a new fee or increase an existing fee or charge, other than a Government charge	20 days
Introduce a Government charge (unless the Government or a Government agency or representative body publicises the charge)	As required by applicable law
Change the way interest is calculated or the frequency it is debited or credited	20 days
Interest rate change	No later than the day of change
Increase your liability for losses	20 days
Imposition, removal or adjustment of a daily or periodic transaction limit	30 days
Any other changes to these General Terms and Conditions, or to a Schedule to this PDS	No later than the day of the change, or such longer period as may be required by law

We may use various methods, and combinations of methods, to notify you of these changes, such as:

- notification by letter
- notification on or with your next statement of account
- notification on or with the next newsletter
- advertisements in the local or national media
- notification on our website

However, we will always select a method or methods appropriate to the nature and extent of the change, as well as the cost effectiveness of the method of notification.

## SECTION 4

### Complaints and Disputes

Members with a grievance should contact one of our Member Services Consultant on (03) 9375 1222 and seek to have the issue resolved to their satisfaction.

You can raise your complaint with our staff personally over the counter, by telephone, or in writing by letter, facsimile, memo or e-mail. If a staff member is unable by reason of authority or experience to handle the matter, it will be referred to a more senior or experienced person. A staff member, when required, will assist you with registering your complaint/dispute including assisting you to complete a Complaint Form.

Within 21 days of receipt from you of the details of your complaint, we will do any of the following:

- Advise you in writing of the results of our investigation; or
- Advise you in writing that we require further time to complete our investigation.

If we are unable to resolve your complaint within 45 days we will let you know the reasons for the delay and provide you with monthly updates on the progress of the investigation and its likely resolution date, except when we are waiting on a response from you and you have been advised that we require such a response.

When we advise you of the outcome of the investigation, we will notify you in writing of the reasons for the decision by reference to these terms and conditions and (where appropriate) the ePayments Code and advise you of any adjustments we have made to your account. If you are not satisfied with the decision, a written complaint should be forwarded to the Chief Risk Officer requesting the decision be reviewed with any relevant information supporting your case.

If, however, despite our best efforts you are not satisfied, you have access (free of charge) to the external dispute resolution process. To pursue a complaint externally, you should contact the Australian Financial Complaints Authority (AFCA) on 1800 931 678 or [www.afca.org.au](http://www.afca.org.au).

If your dispute involves privacy issues and has not been resolved to your satisfaction you will be referred to the Federal Privacy Commissioner within the office of the Australian Information Commissioner (OAIC).

Refer to our 'Complaints and Dispute Resolution Guide' for details.

On page 50 the wording relating to direct debits has been altered to the following:

### Direct Debits

- By signing and providing a biller with a direct debit authority you authorise the biller to debit funds from your account with DNISTER;
- DNISTER is not advised by the biller when an authority has been established or discontinued by you.
- DNISTER will act on an electronic file to debit your account and remit the funds due to the biller;
- DNISTER accepts no responsibility for the date the instruction is received and the date on which the debit is processed to your nominated account;
- Payments scheduled for a non-business day will be processed on the next available business day;
- DNISTER will act promptly to cancel a direct debit facility linked to your transaction account if you ask us to do so, and we will give you an estimate of how long cancellation will take. We will not tell you to try and cancel the facility with the biller or other direct debit user first (but we may suggest that you also contact the direct debit user);
- If insufficient funds are in the account when the direct debit request is received DNISTER may make the payment by utilising funds in an alternate account held by you;
- The direct debit payment will be dishonoured if there are insufficient funds in your accounts. A dishonour fee is payable in these circumstances. If DNISTER exercises its discretion to pay the direct debit resulting in the account becoming overdrawn, an excess fee may be payable.
- Refer to our latest Fees and Charges Schedule for details.

Other than set out in this SPDS, the terms, conditions, exclusions and limitations are set out in your PDS.