



# Target Market Determination (TMD)

<b>Product</b>	<b>Max Saver Accounts</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>Review Number</b>	2
<b>Ongoing review period</b>	This review was completed 01 May 2023 and each ongoing review must be completed within each consecutive 24 month period.		
<b>Product purpose</b>	The Max Saver would suit Members from the age of 0 years up to 67 years old requiring a higher interest earning savings account with flexible banking and convenient access to their funds when needed. (Special introductory interest rates may also apply from time to time.)		
<b>Product features</b>	<p>The Max Saver account offers a standard interest rate plus a bonus interest rate when Members meet the following conditions:</p> <ul style="list-style-type: none"> <li>• Minimum Deposit of \$1,000 per month,</li> <li>• Maximum Withdrawal of \$1,000 per month,</li> <li>• Maximum 4 Withdrawals per month without impacting interest rate,</li> <li>• No Maximum account balance. Interest is calculated at a maximum balance of \$500,000.</li> </ul> <p>The Max Saver product, is described as and has the following key attributes:</p> <ul style="list-style-type: none"> <li>• at call account;</li> <li>• variable interest rate;</li> <li>• ability to earn a bonus interest each month in line with the conditions noted above (special introductory interest rates may also apply from time to time);</li> <li>• no monthly account keeping fees;</li> <li>• interest is payable monthly</li> <li>• ability to access the following: counter cash withdrawals, direct debit and credit, Digital Banking, Mobile Banking;</li> <li>• transaction fees payable (refer to fees and charges on website).</li> </ul>		
<b>Target market</b>	<p>Likely needs and objectives:</p> <ul style="list-style-type: none"> <li>• ability to save funds separated from their everyday banking facilities but retaining the ability to withdraw or deposit funds easily and immediately;</li> <li>• looking for a secure and low risk investment return require access to funds through, Bank@Post, Corporate Cheques, Personalised Cheque Book, ATM/EFTPOS, and Visa Debit Card;</li> </ul> <p>Likely financial situation:</p> <ul style="list-style-type: none"> <li>• range of income and savings levels;</li> </ul>		

	<ul style="list-style-type: none"> <li>• range of employment statuses and spending habits;</li> <li>• range of ages and life stages.</li> </ul> <p>Product may not suit Members:</p> <ul style="list-style-type: none"> <li>• don't have or do not want to have access to digital payments systems</li> <li>• require access to their funds through the following methods, Bank@Post, Corporate Cheques, Personalised Cheque Book, ATM/EFTPOS, and Visa Debit Card;</li> <li>• who require an Overdraft Facility</li> </ul>
<b>Distribution channels and conditions</b>	<p>The Max Saver account distribution channels may include</p> <ul style="list-style-type: none"> <li>• Online via Dnister's Website</li> <li>• In Branch or Service Centre</li> <li>• Phone 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</li> </ul> <p>Dnister is the only distributor of this product.</p>
<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. 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>