



# Target Market Determination (TMD)

<b>Product</b>	<b>Simple Home Loan Plus – Fixed Rate / Variable Owner-Occupied</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>	The first review was completed 05 October 2022 and each ongoing review must be completed within each consecutive 24month period.
<b>Product purpose</b>	The Simple Home Loan Plus – Owner Occupied product may suit Members who are looking to purchase, refinance or construct residential owner occupied property and seeking certainty of the interest rate for a fixed period, before altering to an ongoing variable rate.
<b>Product features</b>	<p>The product description and key attributes for the Simple Home Loan Plus – Owner Occupied product include:</p> <ul style="list-style-type: none"> <li>• annual fee of \$395.00</li> <li>• fixed rates for terms of 1 to 5 years;</li> <li>• reverting to the variable rate upon the completion of the fixed rate term;</li> <li>• application fee \$500;</li> <li>• minimum loan amount is \$200,000;</li> <li>• maximum loan term 30 years;</li> <li>• weekly, fortnightly, or monthly repayment frequency (Subject to satisfying the minimum monthly repayment commitment detailed in the Offer and loan contract);</li> <li>• repayments can be made via the branch, online banking, mobile banking, direct credits, and periodical payments.</li> <li>• redraw and offset facility available up to \$100,000;</li> <li>• maximum loan to value ratio is 95%. LVR greater than 80% requires Lenders Mortgage Insurance;</li> <li>• other fees payable including solicitors' fees and disbursements, valuation fee, variation fee, late repayment fee, redraw fee, penalty interest on defaults, top up fee, and discharge fee.</li> <li>• A Break Cost Fee may also apply if, while the interest rate is fixed, the loan is repaid in full, or we agree to vary the interest rate to a variable interest rate or another fixed interest rate.</li> </ul>
<b>Target market</b>	<p>Likely needs and objectives</p> <ul style="list-style-type: none"> <li>• seeking certainty of repayments through a fixed rate and then adjusting to the flexibility to make extra repayments without incurring a fee upon completion of the fixed term</li> <li>• need funds to purchase, refinance or construct a residential investment property.</li> </ul>

	<p>Likely financial situation:</p> <ul style="list-style-type: none"> <li>• has met Dnister’s credit assessment criteria which includes demonstrating the capacity to make the required repayments for the term of the loan without substantial hardship;</li> </ul> <p>Product may not suit Members:</p> <ul style="list-style-type: none"> <li>• who do not meet the credit eligibility requirements are seeking the certainty of fixed repayments under a fixed interest rate for the duration of the loan</li> <li>• do not want to pay an annual fee</li> <li>• who are seeking interest only options.</li> </ul>
<p><b>Distribution channel and conditions</b></p>	<p>The 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 (view only).</li> </ul> <p>Distribution conditions will include ensuring that:</p> <ul style="list-style-type: none"> <li>• Members requiring this product received sufficient information about this product through the above distribution channels</li> <li>• Members meet the eligibility requirements for the loan;</li> <li>• Branch / Service centre distribution is performed completed by appropriately trained and authorised bankers.</li> </ul> <p>Dnister is the only distributor of this product</p>
<p><b>Review triggers</b></p>	<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, fee, 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>
<p><b>Distribution information</b></p>	<p>Note: Dnister Ukrainian Credit Co-operative Limited does not currently utilise third party providers to distribute this product.</p>
<p><b>About this document</b></p>	<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. 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>

