



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 24 March 2023** and must be read together with the above dated PDS.

This SPDS is effective for all new and existing members from

1 January 2024. For changes to Maestro / Cirrus and 16 January 2024 for the introduction of PayTo

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 6

Maestro / Cirrus

Effective from 1 January 2024, the use of Maestro / Cirrus on all Cuecards has been removed.

This functionality is no longer available, and use of the Cuecard internationally is no longer supported.

PayTo

DNISTER subscribes to PayTo through the New Payments Platform (NPP).

DNISTER offers the PayTo services to all our Members who satisfy the requirements set out in these terms. This payment service allows Members to make payments in near real time through the PayTo service.

You will be able to access and use the PayTo service through a computer, smart mobile phone (in early 2024) or other electronic devices such as tablet.

We will tell you if, for any reason, we are no longer able to offer you PayTo.

If we are no longer able to offer you PayTo, you will not be able to send PayTo Payments through us.

Where we are able to do so we will tell you:

- if there are any delays in processing transactions.
- when your transaction is likely to be completed; and
- give you the opportunity to cancel a transaction if it is delayed.

How to use Osko

You must comply with the terms and conditions applying to the account to which you request us to credit or debit an Osko payment and /or the service you use to participate in Osko, to the extent that those account terms are not inconsistent with or expressly overridden by New Payment Platform (NPP) terms.

If there is any inconsistency between the terms and conditions applying to the relevant account and/or service and the NPP terms, the NPP terms will apply to the extent of the inconsistency.

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

DNISTER Ukrainian Credit Co-operative Ltd

AFSL / Australian Credit Licence 240673 | ABN 59 087 651 394

www.dnister.com.au