



# Target Market Determination (TMD)

<b>Product</b>	<b>Bonus Saver</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>Start date of TMD</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>	The Bonus Saver would suit Members who want a savings account that rewards them for savings plus convenient access to their funds. Interest is calculated at call, however a bonus interest rate applies if minimum deposit requirements are met.
<b>Product features</b>	The Bonus Saver product description and key attributes may include: <ul style="list-style-type: none"> <li>• at call account;</li> <li>• variable interest rate;</li> <li>• no account keeping fees;</li> <li>• bonus interest rate (subject to a minimum \$20 deposit per month, and no withdrawals);</li> <li>• interest is calculated on daily balance and payable monthly;</li> <li>• the ability to access the following: Digital Banking, Mobile App, OSKO, BPAY, Direct Entry, Periodical Payments, and Over the Counter Transactions;</li> <li>• suitable for all Members</li> </ul>
<b>Target market</b>	<p>Likely needs and objectives:</p> <ul style="list-style-type: none"> <li>• low risk investment account that is safe and secure</li> <li>• ability to save funds separated from their everyday banking facilities but retaining the ability to withdraw or deposit funds easily and immediately;</li> </ul> <p>Likely financial situation:</p> <ul style="list-style-type: none"> <li>• range of income and savings levels;</li> <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>• needing access to their funds through over the counter withdrawals, direct debits and credits, periodical payments, online banking.</li> </ul>

<b>Distribution channels and conditions</b>	<p>The Bonus 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>• 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</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 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>