



Target Market Determination (TMD)

Product	Max Saver
Issuer	Dnister Ukrainian Credit Co-operative Limited ABN 59 087 651 394 ACN 087 651 394 AFSL/ Australian Credit Licence 240673
TMD Start Date	5 th October 2021
Ongoing review period	This review was completed 20 March 2025 and each ongoing review must be completed within each consecutive 24 month period.
Product purpose	The Max Saver would suit personal Members requiring a higher interest earning savings account with flexible banking and convenient access to their funds when needed.
Product features	<p>The Max Saver account offers a standard interest rate plus ability to earn bonus interest if the following requirements are met:</p> <ul style="list-style-type: none"> • Minimum Deposit of \$1,000 per month, • Maximum Withdrawal amount \$1,000 a month, • Maximum 4 Withdrawals per month, • No Maximum account balance. Interest is calculated at a maximum balance of \$1,000,000. <p>The Max Saver product, is described as and has the following key attributes:</p> <ul style="list-style-type: none"> • at call account; • variable interest rate; • ability to earn a bonus interest each month if the bonus interest requirements are met in line with the conditions noted above • no account keeping fees; • interest is calculated daily and paid monthly • ability to access the following: counter cash withdrawals, direct debit and credit, Digital Banking, Mobile App;
Target market	<p>Likely needs and objectives:</p> <ul style="list-style-type: none"> • ability to save funds separated from their everyday banking facilities but retaining the ability to withdraw or deposit funds easily and immediately; • access funds, over the counter and online banking; <p>Likely financial situation:</p> <ul style="list-style-type: none"> • range of income and savings levels; • range of employment statuses and spending habits; • range of ages and life stages. <p>Product may not suit Members:</p> <ul style="list-style-type: none"> • don't have or do not want to have access to digital payments systems

	<ul style="list-style-type: none"> • require access to their funds through the following methods, Bank@Post, Corporate Cheques, Personalised Cheque Book, ATM/EFTPOS, and Visa Debit Card and CueCard; • who are non-personal Members • who require an Overdraft Facility
Distribution channels and conditions	<p>The Max Saver account distribution channels may include</p> <ul style="list-style-type: none"> • Online via Dnister’s website • In Branch or Service Centre • Mobile App <p>Distribution conditions will include ensuring that:</p> <ul style="list-style-type: none"> • Branch and Service centre distribution is completed by appropriately trained and authorised staff • Members requiring this product received sufficient information about this product through the above distribution channels <p>Dnister is the only distributor of this product.</p>
Review triggers	<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"> • there is a significant dealing of the product to Members outside the target market; • there is a material increase in Member complaints about the product • there is a material change to the product attributes, fees and charges, terms and conditions or the manner of distribution • 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.
Distribution information	<p>Note: Dnister Ukrainian Credit Co-operative Limited does not currently utilise third party providers to distribute this product.</p>
About this document	<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>