



# Target Market Determination (TMD)

<b>Product</b>	<b>Offset</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>	This review was completed 20 March 2025 and each ongoing review must be completed within each consecutive 24 month period.
<b>Product purpose</b>	This may be suitable for Members with a loan that features an offset facility to help reduce loan interest repayments. The account allows for flexible deposits and withdrawals via a range of banking service channels.
<b>Product features</b>	The Offset product description and key attributes may include: <ul style="list-style-type: none"> <li>• at call account;</li> <li>• no monthly account keeping fees</li> <li>• balance of Offset account is offset against the nominated loan balance for interest calculation purposes. Interest is calculated daily against the net loan balance and posted monthly in the loan account;</li> <li>• the availability of Digital Banking, Mobile App, OSKO, BPay, Direct Entry, Periodical Payments, Over the Counter transactions;</li> <li>• Minimum age 18 years</li> </ul>
<b>Target market</b>	<p>Likely needs and objectives:</p> <ul style="list-style-type: none"> <li>• ability to save excess funds to offset loan interest repayments whilst having a pool of funds to access if needed.</li> </ul> <p>Likely financial situation:</p> <ul style="list-style-type: none"> <li>• range of income and savings levels;</li> <li>• subject to meeting credit requirements</li> </ul> <p>Product may not suit Members</p> <ul style="list-style-type: none"> <li>• who do not have a loan</li> <li>• require access through these payment methods: ATM/EFTPOS, Visa Debit Card, Cuecard, Bank@Post, Personalised Cheque Book.</li> </ul>
<b>Distribution channels and conditions</b>	The Offset Account distribution channels include; <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>