Product	**Bridges Financial Planning Service** Members must refer to Bridges Financial Planning - Financial Services Guide, Product Disclosure Statements and any other supplementary document(s), provided by Bridges Financial Planning.
Issuer	Dnister Ukrainian Credit Co-operative Limited trading as Dnister Bank ABN 59 087 651 394 ACN 087 651 394 AFSL/Australian Credit Licence 240673
TMD Start date	5th October 2021
Ongoing review period	This review was completed 1 April 2026, and each ongoing review must be completed within each consecutive 24-month period.
Target market	**Description of target market** Suitable for Members looking for financial advice. Suitable for Members starting from the age of 20 years and up **Description of product, including key attributes** Bridges Financial Planning is a financial planning organisation that assists Members in developing and managing investment strategies specifically to meet their financial circumstances and goals. Bridges Financial Planning charges fees for the services they provide. **Needs and objectives Target Market** The Bridges Financial Planning service has been designed for Members who's: • **Likely objectives:** To enhance and achieve their financial objectives and goals. • **Likely financial situation**: range of income and savings levels; range of employment statuses; • **Likely Needs**: Development and implement financial investment strategies. **Product may not suit Members:** • who cannot afford the Financial Planning fees.
Distribution conditions	**Distribution Channels** The Bridges Financial Planning service is designed to be distributed through Bridges Financial Planning Advisors through referral from Dnister Bank.
Review triggers	The review triggers that would reasonably suggest that the TMD is no longer appropriate are where more than 5 complaints from members per quarter in relation to the Bridges Financial Planning service are received.
Distribution reporting requirements	The following information must be provided by Dnister Bank to Bridges Financial Planning (the Issuer) in relation to their services:

Type of information	Description	Reporting period
Complaints	Complaints received greater than 5 per quarter.	Every quarter