Dnister Bank

Target Market Determination (TMD)

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| **Product** | **Business Overdraft** |
| **Issuer** | Dnister Ukrainian Credit Co-operative Limited trading as Dnister Bank<br>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. |
| **Product purpose** | The Business Overdraft may be suitable for Members who require an accessible ongoing line of credit for working capital purposes to cover necessary business expenses. |
| **Product features** | The product description and key attributes for the Business Overdraft product include:<br>• Access to funds up to an approved limit, making sure that extra funds are available when your business needs it most.<br>• Variable interest rate;<br>• no annual or monthly service fees;<br>• application fee determined on application but will range between 0.35% to 0.5% of the loan amount subject to a minimum amount of $600;<br>• minimum loan amount is $20,000;<br>• loan term is ongoing and subject to annual review;<br>• monthly repayments that are the greater of $20 or 2.00% of the month end closing balance;<br>• access available through branch, online banking, mobile banking, direct credits and periodical payments, Bank@Post, ATM, EFTPOS, direct debits, OSKO and BPAY;<br>• other fees payable include solicitors' fees and disbursements, valuation fee, variation fee, late repayment fee, penalty interest on defaults, discharge fee and transaction fees. |
| **Target market** | Likely needs and objectives:<br>• require to manage business cashflow fluctuations<br>Likely financial situation:<br>• have sufficient security and surplus income to service the loan<br>• has meet credit assessment criteria which includes demonstrating the capacity to make the required repayments for the term of the loan without substantial hardship |

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| | Product may not suit Members:<br>• who do not meet Dnister's credit eligibility requirements and are seeking set repayment options<br>• require finance for the purchase, expansion or other capital requirements of a business investment. |
| **Distribution channel and conditions** | The distribution channels may include:<br>• Online Dnister's website<br>• In Branch or Service Centre.<br>• Mobile App (view only)<br>Distribution conditions will include ensuring that:<br>• Members requiring this product received sufficient information about this product through the above distribution channels<br>• Members meet the eligibility requirements for the loan;<br>• Branch and Service centre distribution is completed by appropriately trained and authorised staff.<br>Dnister Bank is the only distributor of this product. |
| **Review Triggers** | 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;<br>• there is a significant dealing of the product to Members outside the target market;<br>• there is a material increase in Member complaints about the product<br>• there is a material changes to the product attributes, fees, charges, terms and conditions or the manner of distribution ,<br>• 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** | Note: Dnister Bank does not currently utilise third party providers to distribute this product. |
| **About this document** | This Target Market Determination (TMD) describes which Members this product has been designed for, having regard to their needs and objectives, and financial situation.<br>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.<br>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<br>and distribution of our products. |