Product	**Premier Home Loan – Fixed Rate Owner Occupied**
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.
Product purpose	The Premier Home Loan – Fixed Rate Investment product is suitable for Members needing finance to purchase, refinance or construct a residential owner-occupied property and are seeking the certainty of fixed expenses that a fixed rate provides.
Product features	The product description and key attributes for the Premier Home Loan – Fixed Rate Owner Occupied product include: • fixed rates for terms of 1 to 5 years; • no annual, monthly service fees; • application fee $500; • minimum loan amount is $20,000; • maximum loan term 30 years; • weekly, fortnightly, or monthly repayment frequency (Subject to satisfying the minimum monthly repayment commitment detailed in the offer and loan contract); • repayments can be made via the branch, online banking, mobile banking, direct credits, and periodical payments. • redraw and offset facility available with Visa Debit Card option; • maximum loan to value ratio is 95%. LVR greater than 80% requires Lenders Mortgage Insurance; • other fees payable including solicitors' fees and disbursements redraw fees, valuation fee, variation fee, late repayment fee, penalty interest on defaults, top up fee, and discharge fee. • a Break Cost Fee may also apply if, while the interest rate is fixed, the loan is repaid in full or we agree to vary the interest rate to a variable interest rate or another fixed interest rate.
Target market	Likely needs and objectives: • need funds to purchase, refinance or construct an owner occupied home. • seeking the certainty of set repayments under a fixed interest rate. Likely financial situation:

	• meet credit assessment criteria which includes demonstrating the capacity to make the required repayments without substantial hardship. Product may not suit Members: • who do not meet Dnister's credit eligibility requirements and are seeking flexible repayment options.
Distribution channels and conditions	The distribution channels may include: • Online via Dnister's website • In Branch or Service Centre • Mobile App (view only) Distribution conditions will include ensuring that: • Members requiring this product received sufficient information about this product through the above distribution channels • Members meet the eligibility requirements for the loan; • Branch and Service centre distribution is completed by appropriately trained and authorised bankers. 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; • 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, 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	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. 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. 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.