Product	**International Funds Transfers** This Target Market Determination (TMD) document seeks to offer members the option of sending and / or funds to / from international destinations. This document is not intended to provide financial advice. Dnister has entered contractual arrangements with Convera Australia Pty Ltd ("Convera") whereby Convera assists Dnister in fulfilling those services, but the member's relationship in respect of those service remains with Dnister only.
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
Date of TMD	26 June 2026
Target Market	***Description of target market*** For the International Funds Transfer service, the target market includes members of Dnister who wish to transfer funds overseas. ***Description of product, including key attributes*** • Allows the transfer of funds to international destinations in a variety of currencies. • Foreign Exchange rate to be locked once transfer is approved to transfer funds. • Funds can be received in AUD. • No fees for transfer of funds exchanged to foreign currencies. • Fee applies for transfers in AUD. ***Needs and objectives of Target Market*** This product has been designed for members who: • **Likely objectives:** require the ability to send funds to international destinations or receive funds from international destinations • **Likely financial situation:** employed or retired with regular overseas income • **Likely needs:** ability to support family or friends in international destinations or receive support from family or friends from international destinations **This product has not been designed for members who:** Who want to speculate on FX exchange rates
Distribution Conditions	***Distribution Channels*** The International Funds Transfer product is designed to be distributed through the following channels: online service through Online Banking and mobile app, in branch service over the counter / service centre. Distribution conditions include ability to send funds in AUD only via in-branch channels.

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<tr><td></td><td>Distribution conditions include ensuring that in branch / service centre is performed by appropriately authorised bankers.
Distribution conditions
This product should only be distributed under the following circumstance:
• to a member who meets the target market considerations and receives sufficient information about the product.</td></tr>
<tr><td>Review Triggers</td><td>The review triggers that would reasonably suggest that the TMD is no longer appropriate include:
• More than 10 complaints from members per month in relation to the product purchase reasonably suggests that the TMD may no longer be appropriate;
• A material change to the product or its terms and conditions (such as Fees & Charges, Foreign Exchange rates), which may cause the TMD to no longer be appropriate;</td></tr>
<tr><td>Review Periods</td><td>Review date: 26 June 2026.
This review was completed 26 June 2026 and each ongoing review must be completed within each consecutive 24 month period.</td></tr>
<tr><td>Distribution Reporting Requirements</td><td>The following information must be provided in relation to the services:
<table>
<tr><th>Type of information</th><th>Description</th><th>Reporting period</th></tr>
<tr><td>Complaints</td><td>Complaints received greater than 5 per quarter.</td><td>Every quarter</td></tr>
<tr><td>Significant dealing(s)</td><td>Date or date range of the significant dealing(s) and description of the significant dealing (eg, why it is not consistent with the TMD)</td><td>As soon as practicable, and in any case within 10 business days after becoming aware</td></tr>
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