



# Target Market Determination (TMD)

<b>Product</b>	<b>Business Loan Interest Only Variable Rate</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>First and ongoing review period</b>	This review was completed 19 March 2025 and each ongoing review must be completed within each consecutive 24 month period.
<b>Product purpose</b>	The Business Loan Interest Only Variable Rate may be suitable for Members needing finance to expand their business and are looking to minimise the regular repayments to use any surplus income for further investment.
<b>Product features</b>	<p>The product description and key attributes for the Business Loans Interest Only Variable product include:</p> <ul style="list-style-type: none"> <li>• Variable rate;</li> <li>• no annual, monthly service fees;</li> <li>• application fee determined on application but will range between 0.25% to 0.75% of the loan amount with a minimum amount of \$600;</li> <li>• minimum loan amount is \$20,000;</li> <li>• maximum loan term 5 years;</li> <li>• weekly / fortnightly / monthly repayment frequencies (Subject to satisfying the minimum monthly repayment commitment detailed in the offer and loan contract);</li> <li>• repayments can be made via the branch, online banking, direct credits and periodical payments;</li> <li>• ability to make additional repayments;</li> <li>• other fees payable include solicitors' fees and disbursements, valuation fee, variation fee, late repayment fee, penalty interest on defaults and discharge fee.</li> </ul>
<b>Target market</b>	<p>Likely needs and objectives:</p> <ul style="list-style-type: none"> <li>• need to expand their business requirements with new investment opportunities or capital expansion requirements.</li> <li>• minimising the regular repayment to manage cashflow</li> </ul> <p>Likely financial situation:</p> <ul style="list-style-type: none"> <li>• have sufficient security and surplus income to service the loan</li> </ul>

	<ul style="list-style-type: none"> <li>• has meet credit assessment criteria which includes demonstrating the capacity to make the required repayments for the term of the loan without substantial hardship;</li> </ul> <p>Product may not suit Members:</p> <ul style="list-style-type: none"> <li>• who do not meet Dnister’s credit eligibility requirements and are seeking flexible repayments.</li> </ul>
<b>Distribution channels and conditions</b>	<p>The distribution channels may include:</p> <ul style="list-style-type: none"> <li>• Online via Dnister’s Website,</li> <li>• In Branch or Service Centre.</li> <li>• Mobile App (view only)</li> </ul> <p>Distribution conditions will include ensuring that:</p> <ul style="list-style-type: none"> <li>• Members requiring this product received sufficient information about this product through the above distribution channels</li> <li>• Members meet the eligibility requirements for the loan;</li> <li>• Branch and Service centre distribution is completed by appropriately trained and authorised staff.</li> </ul>
<b>Review triggers</b>	<p>The review triggers that would reasonably suggest that the TMD is no longer appropriate include 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 increase in Member complaints about the product</li> <li>• there is a material change to the product key features, eligibility criteria and or terms and conditions</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>