



Target Market Determination (TMD)

Product	Visa Debit Card
Issuer	Dnister Ukrainian Credit Co-operative Limited ABN 59 087 651 394 ACN 087 651 394 AFSL/Australian Credit Licence 240673
TMD Start Date	5 th October 2021
Ongoing review period	This review was completed 20 March 2025 and each ongoing review must be completed within each consecutive 24 month period.
Product purpose	The Visa Debit Card may be suitable for Members who are looking for flexible access to their funds in Australia or Overseas to a linked Everyday Access, Pensioner Saver or Community Access account.
Product features	<p>The VISA Debit Card product, is described and has the following key attributes:</p> <ul style="list-style-type: none"> • Facility to access funds to the linked savings account through ATMs or EFTPOS facilities anywhere in Australia and Overseas; • Can make purchases online with your VISA Debit card (verified by VISA); • Can make purchases by phone with your VISA Debit; • Ability to obtain an account balance after withdrawing or depositing funds; • Ability to make purchases with Visa PayWave • Ability to make payments through Digital Wallet • 24/7 fraud monitoring • Overdraft or Equity Access can be attached to the card (subject to credit requirements) • Eligible Members must be 14 years and over
Target market	<p>Likely needs and objectives:</p> <ul style="list-style-type: none"> • do not require a Credit Card with a credit facility • need flexibility to make payments and access funds in Australia and Overseas <p>Likely financial situation:</p> <ul style="list-style-type: none"> • range of income and savings levels; • range of employment statuses and spending habits; <p>Minimum age 14 years Product may not suit Members</p> <ul style="list-style-type: none"> • do not have or do not want to have access to their nominated savings accounts via a card, • who do not require the ability to make purchases online with their VISA Debit Card (verified by VISA);

Distribution conditions	<p>The VISA Debit Card is designed to be distributed through the following in channels:</p> <ul style="list-style-type: none"> • Online via Dnister website • In a Branch or Service centre. • Mobile App (view only) • Digital Wallet <p>Distribution conditions will include ensuring that:</p> <ul style="list-style-type: none"> • Members requiring this product received sufficient information about the product through the above distribution channels; • Overdraft & Equity Access - Members meet the credit assessment requirements • Branch and Service centre distribution is completed by appropriately trained and authorised staff.
Review triggers	<p>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;</p> <ul style="list-style-type: none"> • 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 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	<p>Note: Dnister Ukrainian Credit Co-operative Limited does not currently utilise third party providers to distribute this product.</p>