



## Target Market Determination

<b>Product</b>	<p><b>International Funds Transfers</b></p> <p>This Target Market Determination (TMD) document seeks to offer members the option of sending and / or funds to / from international destinations.</p> <p>This document is not intended to provide financial advice.</p> <p>Members must refer to Product Disclosure Statement (PDS) and any other supplementary document(s) when deciding about this product.</p> <p>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.</p>
<b>Issuer</b>	<p>Dnister Ukrainian Credit Co-operative Limited          ABN 59 087 651 394 ACN 087 651 394 AFSL/Australian Credit Licence 240673</p>
<b>Date of TMD</b>	<p>15<sup>th</sup> December 2023</p>
<b>Target Market</b>	<p><b>Description of target market</b></p> <p>For the International Funds Transfer service, the target market includes members of Dnister who wish to transfer funds overseas.</p> <p><b>Description of product, including key attributes</b></p> <p>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.</p> <p><b>Needs and objectives of Target Market</b></p> <p>This product has been designed for members who:</p> <ul style="list-style-type: none"> <li>• <b>Likely objectives:</b> require the ability to send funds to international destinations or receive funds from international destinations</li> <li>• <b>Likely financial situation:</b> employed or retired with regular income and solid savings record</li> <li>• <b>Likely needs:</b> ability to support family or friends in international destinations or receive support from family or friends from international destinations</li> </ul> <p><b>This product has not been designed for members who:</b></p> <p>Who want to speculate on FX exchange rates</p> <p>This service is not available to non-members of Dnister.</p>
<b>Distribution Conditions</b>	<p><b>Distribution Channels</b></p> <p>The International Funds Transfer product is designed to be distributed through the following channels: In branch service over the counter / service centre.</p>

	<p>Distribution conditions include ensuring that in branch / service centre is performed by appropriately authorised bankers.</p> <p><b>Distribution conditions</b></p> <p>This product should only be distributed under the following circumstance:</p> <ul style="list-style-type: none"> <li>to a member who meets the target market considerations and receives sufficient information about the product.</li> </ul>											
<b>Review Triggers</b>	<p>The review triggers that would reasonably suggest that the TMD is no longer appropriate include:</p> <ul style="list-style-type: none"> <li>More than 10 complaints from members per month in relation to the product purchase reasonably suggests that the TMD may no longer be appropriate;</li> <li>A material change to the product or its terms and conditions (such as Fees &amp; Charges, Foreign Exchange rates), which may cause the TMD to no longer be appropriate;</li> </ul>											
<b>Review Periods</b>	<p><b>First review date:</b> 15<sup>th</sup> December 2024.</p> <p><b>Periodic reviews:</b> every 12 months.</p>											
<b>Distribution Reporting Requirements</b>	<p>The following information must be provided by Dnister Ukrainian Credit Co-operative Limited to Convera in relation to their services:</p> <table border="1"> <thead> <tr> <th>Type of information</th> <th>Description</th> <th>Reporting period</th> </tr> </thead> <tbody> <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> </tbody> </table>			Type of information	Description	Reporting period	Complaints	Complaints received greater than 5 per quarter.	Every quarter	Significant dealing(s)	Date or date range of the significant dealing(s) and description of the significant dealing (eg, why it is not consistent with the TMD)	As soon as practicable, and in any case within 10 business days after becoming aware
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