



Target Market Determination (TMD)

Product	Bank@Post
Issuer	Dnister Ukrainian Credit Co-operative Limited ABN 59 087 651 394 ACN 087 651 394 AFSL/Australian Credit Licence 240673
TMD Start date	1 st March 2025
Ongoing review period	The first review was completed 19 March 2025 and each ongoing review must be completed within each consecutive 24month period.
Product purpose	Bank@Post provides banking services for individuals and small businesses at participating Australia Post outlets.
Product features	<ul style="list-style-type: none"> • Members can use their Dnister Visa Debit card, Cuecard or a barcoded deposit book (linked directly to their nominated Dnister account) to make transactions. • Check account balances • Withdraw cash • Deposit cash/coins • Deposit cheques
Target market	<p>Likely needs and objectives:</p> <ul style="list-style-type: none"> • Live far from a Dnister branch • Need to do transactions in person but can't make it during business hours • Collect mail and do banking at the same time <p>Likely financial situation</p> <ul style="list-style-type: none"> • Range of income and savings levels; • Range of ages and life stages. <p>Product may not suit Members</p> <ul style="list-style-type: none"> • Who do not have an Everyday Access, Pensioner Savings or Community Access account • Who do not have a Visa Debit card, Cuecard or a barcoded deposit book • Require deposit transaction be available same day in their Dnister account • Who want to do transactions online • Under the age of 14
Distribution conditions	The Bank@Post service is designed to be distributed through participating Australian Post Offices by appropriately trained and authorised Australia Post staff.
Review triggers	The review triggers that would reasonably suggest that the TMD is no longer appropriate include significant increase in complaints from Members per quarter in relation to Bank@Post service.

Distribution reporting requirements

The following information must be provided by Dnister Ukrainian Credit Co-operative Limited to Bank@Post (the issuer) in relation to their services:

Type of information	Description	Reporting period
Complaints	Complaints received greater than 5 per quarter.	Every quarter

Note: Dnister Ukrainian Credit Co-operative Limited is participating partner with Australia Post.

About this document

This document is not intended to provide financial advice. Details on this service is available on Bank@Post website.