



# Target Market Determination (TMD)

<b>Product</b>	<b>Cue Card</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>Start Date of TMD</b>	5 <sup>th</sup> October 2021
<b>Ongoing review period</b>	This review was completed 20 March 2025 and each ongoing review must be completed within each consecutive 24 month period.
<b>Product purpose</b>	Suitable for Members who are looking for flexible access to their funds. The card can be linked to an Everyday Access, Community Access or Pensioner Saver account to access funds within Australia through EFTPOS and ATMs.
<b>Product features</b>	The Cue Card product is described as follows and has the following key attributes: <ul style="list-style-type: none"> <li>• Facility to access funds to and from the nominated linked savings account through ATMs, EFTPOS or Bank@Post facilities anywhere in Australia;</li> <li>• Provides the ability to obtain an account balance after withdrawing or depositing funds.</li> </ul>
<b>Target market</b>	<p>Likely needs and objectives;</p> <ul style="list-style-type: none"> <li>• needing access to funds through ATM's and EFTPOS and Bank@Post</li> <li>• ability to withdraw funds, pay for purchases, and deposit funds as and when required, all within Australia.</li> <li>• Members from 14 years of age and over.</li> </ul> <p>Likely financial situation;</p> <ul style="list-style-type: none"> <li>• range of income and savings levels;</li> <li>• range of employment statuses and spending habits;</li> </ul> <p>Product may not suit Members:</p> <ul style="list-style-type: none"> <li>• who do not need access to their everyday savings accounts via a card,</li> <li>• are needing access to their funds whilst travelling overseas.</li> </ul>
<b>Distribution channels and conditions</b>	The Cue Card distribution channels may include; <ul style="list-style-type: none"> <li>• Online via Dnister's website</li> <li>• In Branch or Service Centre</li> <li>• Mobile App</li> </ul>

	<p>Distribution conditions will include ensuring that:</p> <ul style="list-style-type: none"> <li>• Branch and Service centre distribution is completed by appropriately trained and authorised staff</li> <li>• Members requiring this product received sufficient information about this product through the above distribution channels</li> </ul> <p>Dnister is the only distributor of this product.</p>
<b>Review triggers</b>	<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"> <li>• there is a significant dealing of the product to Members outside the target market;</li> <li>• there is a material change to the product attributes, fees and charges, terms and conditions or the manner of distribution;</li> <li>• there is a material increase in Member complaints about the product ;</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>