



# Target Market Determination (TMD)

<b>Product</b>	<b>Interest Only Loan - Owner Occupied (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>Ongoing Review Period</b>	This review was completed on 18 March 2025 and each ongoing review must be completed within each consecutive 24 month period.
<b>Product Purpose</b>	The Interest Only Loan - Owner Occupied - Variable Rates product provides Members who are requiring a bridging loan to assist with the purchase and sale of residential properties and are seeking to minimise repayments until settlement is complete.
<b>Product Features</b>	<p>The product description and key attributes for the Interest Only Loan - Owner Occupied - Variable Rate product include:</p> <ul style="list-style-type: none"> <li>• Variable interest rate;</li> <li>• No annual or monthly service fees;</li> <li>• Application fee of \$500;</li> <li>• Minimum loan amount is \$20,000;</li> <li>• Maximum loan term 30 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, mobile banking, direct credits, and periodical payments.</li> <li>• Other fees payable include solicitors' fees, valuation fee, variation fee, late repayment fee, penalty interest on defaults, top up fee, and discharge fee;</li> </ul>
<b>Target Market</b>	<p>Likely needs and objectives:</p> <ul style="list-style-type: none"> <li>• Are seeking to minimise their regular repayments</li> <li>• Need funds to purchase an owner occupied property pending sale and settlement of existing home.</li> </ul> <p>Likely financial situation:</p> <ul style="list-style-type: none"> <li>• Has met 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>This product may not suit Members;</p> <ul style="list-style-type: none"> <li>• Who do not meet the credit eligibility requirements;</li> <li>• That intend to make extra repayments</li> <li>• are seeking additional features on their loan (e.g. redraw facility, offset account);</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>• Phone 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 bankers.</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 increase in Member complaints about the product</li> <li>• There is a material changes to the product attributes, fees, charges, terms and conditions or the manner of distribution.</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>