



# Target Market Determination (TMD)

<b>Product</b>	<b>Personal Loan Unsecured</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 19 March 2025 and each ongoing review must be completed within each consecutive 24 month period.
<b>Product purpose</b>	The Personal Loan - Unsecured may suit Members who need to make a large purchase for personal, domestic, or household purposes and do not have any security to provide.
<b>Product features</b>	<p>The product description and key attributes for the Personal Loan Unsecured include:</p> <ul style="list-style-type: none"> <li>• variable interest rate;</li> <li>• no annual or monthly service fees;</li> <li>• application fee \$100;</li> <li>• minimum loan amount of \$5,000;</li> <li>• maximum loan amount of \$100,000</li> <li>• maximum loan term 10 years;</li> <li>• weekly, fortnightly or monthly repayment frequency (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>• ability to make additional repayments;</li> <li>• fees payable including application fee, late repayment fee and penalty interest on defaults.</li> </ul>
<b>Target market</b>	<p>Likely needs and objectives:</p> <ul style="list-style-type: none"> <li>• need flexibility to make extra repayments</li> <li>• need funds to cover a large purchase for personal, domestic or household purposes.</li> </ul> <p>Likely financial situation:</p> <ul style="list-style-type: none"> <li>• have met Dnister’s 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>Product may not suit Members:</p> <ul style="list-style-type: none"> <li>• who do not meet the credit eligibility requirements and are seeking the certainty of set repayments under a fixed term.</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>• Mobile 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 staff.</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 change 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. 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>