



Target Market Determination (TMD)

Product	Standard Home Loan Variable – Owner Occupied
Issuer	Dnister Ukrainian Credit Co-operative Limited ABN 59 087 651 394 ACN 087 651 394 AFSL/ Australian Credit Licence 240673
TMD Start Date	5 th October 2021
Ongoing Review Period	This review was completed 18 March 25 and each ongoing review must be completed within each consecutive 24 month period.
Product Purpose	The Standard Home Loan Variable – Owner Occupied product may suit Members to purchase, refinance or construct a residential property intended to be owner occupied.
Product Features	<p>The product description and key attributes for the Standard Home Loan Variable – Owner Occupied product include:</p> <ul style="list-style-type: none"> • Variable interest rate; • No annual or monthly service fees; • Application fee waived for loans over \$200,000 • Minimum Loan amount \$20,000; • Maximum loan term 30 years; • Weekly, fortnightly, or monthly repayment frequency (Subject to satisfying the minimum monthly repayment commitment detailed in the Offer and loan contract); • Repayments can be made via the branch, online banking, mobile banking, direct credits, and periodical payments; • Ability to make additional repayments; • Maximum loan to value ratio is 95%. LVR greater 80% requires Lenders Mortgage Insurance; • Other fees payable include solicitors' fees, valuation fee, variation fee, late repayment fee, penalty interest on defaults, top up fee, and discharge fee.
Target Market	<p>Likely needs and objectives:</p> <ul style="list-style-type: none"> • Seeking flexibility to make extra repayments without incurring a fee • Need funds to purchase, refinance or construct a residential property <p>Likely financial situation:</p> <ul style="list-style-type: none"> • Meet credit assessment criteria which includes demonstrating the capacity to make the required repayments without substantial hardship <p>Product may not suit Members:</p> <ul style="list-style-type: none"> • Who do not meet the credit eligibility requirements;

	<ul style="list-style-type: none"> • are seeking the certainty of fixed repayments under a fixed interest rate or interest only loan option; • are seeking additional features on their home loan (eg. redraw facility, offset account);
Distribution Channels and Conditions	<p>The distribution channels may include:</p> <ul style="list-style-type: none"> • Online via Dnister’s website, • In Branch and Service Centre • Mobile App. <p>Distribution conditions will include ensuring that:</p> <ul style="list-style-type: none"> • Members requiring this product received sufficient information about this product through the above distribution channels • Members meet the eligibility requirements for the loan; • Branch and Service centre distribution is completed by appropriately trained and authorised staff. <p>Dnister is the only distributor of this product.</p>
Review Triggers	<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"> • There is a significant dealing of the product to Members outside the target market; • There is a material increase in Member complaints about the product • There is a material change to the product attributes, fee, charges, terms and conditions or the manner of distribution • 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.
Distribution Information	<p>Note: Dnister Ukrainian Credit Co-operative Limited does not currently utilise third party providers to distribute this product.</p>
About This Document	<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>