



Target Market Determination (TMD)

Product	Bridges Financial Planning Service Members must refer to Bridges Financial Planning - Financial Services Guide, Product Disclosure Statements and any other supplementary document(s), provided by Bridges Financial Planning.								
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	The first review was completed 05 October 2022 and each ongoing review must be completed within each consecutive 24month period.								
Target market	<p>Description of target market</p> <p>Suitable for Members looking for advice on maximising investment returns</p> <p>Suitable for Members starting from the age of 20 years and up</p> <p>Description of product, including key attributes</p> <p>Bridges Financial Planning is a financial planning organisation that assists Members in developing and managing investment strategies specifically to meet their financial circumstances and goals. Bridges Financial Planning charges fees for the services they provide.</p> <p>Needs and objectives Target Market</p> <p>The Bridges Financial Planning service has been designed for Members who's:</p> <ul style="list-style-type: none"> • Likely objectives: To enhance and achieve their financial objectives and goals. • Likely financial situation: range of income and savings levels; range of employment statuses; range of ages and life stages. • Likely Needs: Development and implement financial investment strategies. <p>This service has not been designed for Members who cannot afford the Financial Planning fees.</p>								
Distribution conditions	<p>Distribution Channels</p> <p>The Bridges Financial Planning service is designed to be distributed through Bridges Financial Planning Advisors through referral from Dnister Ukrainian Credit Co-operative Limited.</p>								
Review triggers	The review triggers that would reasonably suggest that the TMD is no longer appropriate are where more than 5 complaints from members per quarter in relation to the Bridges Financial Planning service are received.								
Distribution reporting requirements	<p>The following information must be provided by Dnister Ukrainian Credit Co-operative Limited to Bridges Financial Planning (the Issuer) in relation to their services:</p> <table border="1"> <thead> <tr> <th>Type of information</th> <th>Description</th> <th>Reporting period</th> </tr> </thead> <tbody> <tr> <td>Complaints</td> <td>Complaints received greater than 5 per quarter.</td> <td>Every quarter</td> </tr> </tbody> </table>			Type of information	Description	Reporting period	Complaints	Complaints received greater than 5 per quarter.	Every quarter
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