



TARGET MARKET DETERMINATION

Higher Values 31 Day Roll Investment and Rolling 31 Day Investment

1. Issue Date/Issuer

This Target Market Determination (TMD) is issued on 5 October 2021 by The Uniting Church (NSW) Trust Association Limited ACN 000 022 480 AFSL 292186 trading as Uniting Financial Services (“UFS”).

2. Purpose and Contents of this Target Market Determination (TMD)

This TMD applies to the Higher Values 31 Day Roll Investment and the Rolling 31 Day Investment products offered by UFS and gives prospective retail clients and distributors an understanding of the class of consumer for which these products have been designed and intended. It should be read in conjunction with the Product Disclosure Statement (PDS) for these products, which is also available on our website at www.unitingfinancialservices.com.au

The TMD is based on a formulation of what we have assessed, on information available to us currently, to be the likely needs, financial circumstances and objectives that generally describe our intended retail client market for these products. However, this document does not provide personal advice, and does not take into account the needs, circumstances and objectives of any individual client (or prospective client) in any respect.

3. What are the Key Attributes of our Higher Values 31 Day Roll and Rolling 31 Day Investment?

The Higher Values 31 Day Roll Investment and the Rolling 31 Day Investment products are designed for persons who wish to invest funds for a 31-day term and who wish to know the amount of interest they will receive at the end of the term. The key attributes of the Higher Values 31 Day Roll and the Rolling 31 Day Investments include:

- a. Ability to invest for a 31-day period with interest paid at the end of each 31 days;
- b. No minimum amount to start and/or maintain the investments;
- c. Interest can change at the end of the Rolling 31-day investment period and can either go up or down depending on the markets; and
- d. Once committed, funds can only be withdrawn when the investment matures at the end of the 31-day period unless an extreme case of hardship is evidenced.

4. What are the likely financial objectives, needs and circumstances of retail clients in our Target Market & what are the class of retail clients which fall within the Target Market of this product?

UFS has determined that this product is suitable for any individuals who wish to invest short term for a 31-day period.

UFS has formulated key eligibility criteria to ensure that only retail clients who meet these, will utilise our products.

Eligibility threshold	This product IS appropriate for:	This product is NOT appropriate for:
Persons must have sufficient savings and/or income to ensure they can commit to a 31-day investment without the need to access funds prior to maturity.	<ul style="list-style-type: none"> • Persons who wish to set aside funds for 31 days and will not require access to the funds until maturity • Persons who have excess savings or capital that they can commit to this objective • Persons who are comfortable with not being able to add funds to the investment until the end of the 31-day period. • Persons who prefer to know the amount of interest the investment will produce at the end of the 31-day period. 	<ul style="list-style-type: none"> • Persons who do not have sufficient savings and/or income to sustain them during the 31-day investment term. • Persons who need to add funds to the investment more regularly than at 31-day intervals.

UFS has considered that our product/service, including its key attributes, is appropriate for the target market identified herein, including the likely objectives, financial situation and needs of consumers in the target market.

5. How is this product to be distributed?

This product can only be obtained by contacting UFS, through our main website www.unitingfinancialservices.com.au

UFS does not have any Authorised Representatives, nor any third-party distribution agreements in place at the current time. Accordingly, there are no distribution conditions or reporting to disclose in this TMD.

All UFS employees/representatives who sell this product are required to meet relevant minimum educational, experience and training requirements, and comply with our operational and compliance processes and procedures in relation to all aspects of providing this service.

6. How will this TMD be reviewed?

Please note that this TMD will be reviewed in the following circumstances:

Initial Review	Within 1 year of the date of issue of this TMD
Periodic Review	Annually on, or prior to, the anniversary of this TMD
Review triggers or events	As soon as practicable upon the occurrence of one of the following: <ul style="list-style-type: none">• A material change in the design, key attributes or distribution of the product;• A material change in the legal/regulatory/economic environment which impacts the efficacy or operation of the product;• An alteration to the eligibility criteria determined for the product;• The identification of any systemic issue materially impacting the likely success or appropriateness of the product;• Evidence that customer usage is significantly different from our expectations or that there have been substantial sales outside of our Target Market;• The occurrence of a significant dealing and/or receipt of an ASIC notification to cease the product; and• The receipt of material feedback or complaints from clients regarding the success, appropriateness, design or operation of the product.