



## Target Market Determinations

From 5 October 2021, this page will include the Target Market Determinations (TMD's) for financial products issued by Uniting Financial Services (UFS)

### What's a Target Market Determination?

A Target Market Determination is a document which describes who a product is appropriate for (target market), and any conditions around how the product can be distributed to customers.

It also describes the events or circumstances where we may need to review the Target Market Determination for a financial product.

### Why does UFS need to have Target Market Determinations?

We're required to have Target Market Determinations under the amendments effected to the *Corporations Act 2001 (Cth)* enacted by the *Treasury Laws Amendment (Design and Distribution Obligations and Product Intervention Powers) Act 2019*.

This is to make sure we're keeping customers at the centre of our approach to the design and distribution of our financial products.

### Important information for persons that engage in Retail Product Distribution Conduct in relation to Uniting Financial Services products.

Persons engaging in Retail Product Distribution Conduct under the Product Design and Distribution Obligation laws (e.g., comparison websites who provide general advice in relation to products in scope of Product Design and Distribution Obligations) must report information outlined in Target Market Determinations within the specified timeframe to Product Issuers.

If you are looking to report information to UFS as outlined in our product Target Market Determinations, please:

Contact our Partner Solutions and Support team on

Email: [contactus@unitingfinancial.com.au](mailto:contactus@unitingfinancial.com.au)



## Delivering better customer outcomes

We are required to make Target Market Determinations available under the *Treasury Laws Amendment (Design and Distribution Obligations and Product Intervention Powers) Act (Cth) 2019*.

This is to ensure that the right products end up in the hands of the right customer by focusing on our customers in the design and distribution of our financial products.

## What is a Target Market Determination (TMD)?

A TMD is a document which describes:

- the persons for which the product has been designed,
- the conditions around the product's distribution,
- when this TMD will be reviewed, and
- recording keeping and reporting obligations of distributors.

Please note a TMD is not intended to provide financial advice. When making a decision about a product always make sure you refer to the Terms and Conditions and any supplementary document(s). These will outline the relevant terms and conditions being provided under that product.

## UFS's Target Market Documents (TMD's)

- [Fixed term Investment](#)
- [Funeral Investment](#)
- [Higher Value 31 Day Roll and Rolling 31 Day Investments](#)
- [Minister and Staff At Call Account](#)
- [Minister and Staff Higher Values Online](#)
- [Ministers and Staff Housing Loans](#)
- [Minister and Staff Personal Loans](#)
- [Minister and Staff Car Loans](#)
- [Self Help Investment](#)