

TARGET MARKET DETERMINATION

Fixed Term Investment for Personal, Company, Trusts
and Others; Ministers and Staff

1 JULY 2026

TARGET MARKET DETERMINATIONS

1. Issue Date/ Issuer

This Target Market Determination ('TMD') is issued on 1 July 2026 by Uniting Church SA Investment Fund Limited ('UCSAIF') which is a public company, limited by guarantee and registered under the Corporations Act 2001, Australian Business Number ('ABN') 46 620 095 472, Australian Financial Services Licence ('AFSL') 501022 trading as UC Invest.

2. Purpose and Contents of this Target Market Determination

This TMD applies to the Fixed Term Investment product offered by UC Invest and gives prospective clients and distributors an understanding of the class of consumer for which this product has 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: ucinvest.com.au. The TMD has been developed using information currently available to us and represents our assessment of the likely needs, financial circumstances and objectives of the retail clients for who those products are designed. It is intended to assist in identifying the appropriate target market; however it does not constitute personal financial advice and does not consider the individual needs or financial circumstances of any specific or prospective client.

3. What are the key attributes of our Fixed Term Investment?

The Fixed Term Investment product is designed for individuals, companies, trusts, Church Ministers and staff who wish to invest funds for a nominated term and who wish to have a predetermined return over the life of the investment. The key attributes of the Fixed Term Investment include:

a. Ability to invest in terms ranging from 3 months up to 3 years;

b. Interest is calculated daily and credited six monthly for all terms of 12 months or longer or credited at maturity for all terms less than 12 months. Interest may be credited to your Fixed Term Investment Account or to an Australian Authorised Deposit-Taking Institution (ADI) account held in your name;

c. Minimum investment amount of \$1,000 is required; and

d. Once committed, you cannot withdraw funds until the investment matures unless an exceptional case of hardship is evidenced.

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

UC Invest has determined that this product is suitable for retail investors who wish to invest in a longer-term option, and they have sufficient resources and income to support them throughout the term. UC Invest has established a set of guidelines designed to ensure its products are offered only to clients whose objectives, financial situation and needs are consistent with the target market. Eligibility threshold persons should ideally have sufficient savings and/or income to ensure they can commit to a longer-term investment without needing to withdraw them before the investment matures.

This product IS appropriate for:

- ✓ Investors who wish to set aside funds for a fixed term and will not require access to the funds until maturity;
- ✓ Investors who wish to have certainty in their returns for a specified period of time;

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- ✓ Investors whose primary purpose for making their investment is to support the charitable purposes of the Fund;
- ✓ Investors who have excess savings or capital that they can commit to this objective; and
- ✓ Investors who are able to make their own investment decisions without receiving personal financial advice from UC Invest.

This product is **NOT** appropriate for:

- × Investors who do not have sufficient savings and/ or income to sustain them during the investment term or who wish to add to their investment during the term; and
- × Investors who require personal advice or who are concerned about the absence of the government guarantee.

5. How is this product to be distributed?

This product is distributed solely by contacting UC Invest via ucinvest.com.au, phone, email or in person. UC Invest does not currently engage authorised representatives, or external distributors in relation to this product. Distribution is limited to clients who meet the target market criteria described in this TMD. All UC Invest employees who provide 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:

Periodic Review

At least every 3 years.

Review triggers or events

As soon as practicable upon the occurrence of one of the following:

- A material change in the design, key attributes, or distribution of the product;
- A material change in regulation, legislation or industry conditions 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 client applications outside of our Target Market;
- The occurrence of a significant dealing and/or receipt of an Australian Securities and Investments Commission (ASIC) notification to cease the product; or
- The receipt of material feedback or complaints from clients regarding the success, appropriateness, design, or operation of the product.

Need help or have a question?

Call us on **1300 274 151 (9:00AM to 4:30PM South Australian Business Days)**

Visit us at ucinvest.com.au

Email us at info@ucinvest.com.au

In person: Level 2, 212 Pirie Street Adelaide SA 5000

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Uniting Church SA Investment Fund Ltd ACN 620 095 472 AFSL 501022 ('the Fund') is a public company, limited by guarantee and registered under the Corporations Act 2001 (Cth). The Fund exists for the charitable purpose of supporting the mission of the Uniting Church in Australia. The Fund holds an Australian Financial Services licence (AFSL) number 501022 authorising it to deal in, and provide general financial product advice in relation to, securities (which include debentures) and non-cash payment products. It also operates under an instrument made by ASIC the effect of which is to exempt it from the requirement to comply with Parts 6D.2 and 6D.3 of the Corporations Act 2001 in relation to offers to issue debentures (ASIC Corporations (Charitable Investment Fundraising) Instrument 2016/813). Our Charitable Investment Fundraiser Identification Statement provides more information and explains how investment funds are used to support the charitable purposes of the Fund. Our AFS Licence does not authorise us to provide personal advice. Before acquiring any product or service of UC Invest you should read our Product Disclosure Statement (PDS) and consider the appropriateness of the product or service, having regard to your particular objectives, financial situation and needs.

Pursuant to the Australian Prudential Regulation Authority (APRA) Banking Exemption No.1 of 2021, the Fund is not prudentially supervised by APRA. Therefore, an investor in the Fund will not receive the benefit of the financial claims scheme or depositor protection provisions of the Banking Act 1959 (Cth). Investments in the Fund are intended to be a means for investors to support the charitable purposes of the Fund. The Fund is required by law to advise investors that investments in it are only intended to attract investors whose primary purpose for making their investment is to support the charitable purposes of the Fund, that investors may be unable to get some or all of their money back when they expect or at all, that investments are not subject to the usual protections for investors under the Corporations Act 2001 or regulation by the Australian Securities and Investments Commission, and that the investment is not comparable to investments with banks, finance companies or fund managers. Unless otherwise specified, the products and services listed are only available in Australia.