



Target Market Determination (TMD)

Product	MoneyGram Money Transfer Service							
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.							
Product purpose	MoneyGram is a money transfer service, offered to existing Members over the age of 18yrs who want to send or receive money from overseas.							
Product features	<p>MoneyGram allows Members to send and receive international money transfers to any participating bank in more than 200 countries and territories around the world.</p> <p>An exchange rate is applicable for various international currencies that can change regularly along with an applicable transfer fee.</p> <p>This service has not been designed for Members who want to speculate on the FX exchange rates.</p> <p>This service is not available to non-members of Dnister.</p>							
Target market	<p>Likely needs and objectives:</p> <ul style="list-style-type: none"> • Seeking to securely send or receive money internationally <p>Likely financial situation</p> <ul style="list-style-type: none"> • range of income and savings levels; • range of ages and life stages. 							
Distribution conditions	The MoneyGram service is designed to be distributed through MoneyGram’s online channel or through their agents such as Dnister Ukrainian Credit Co-operative Limited’s distribution channels in Branch or Service centre by appropriately trained and authorised staff.							
Review triggers	The review triggers that would reasonably suggest that the TMD is no longer appropriate include significant increase in complaints from Members per quarter in relation to MoneyGram’s service.							
Distribution reporting requirements	<p>The following information must be provided by Dnister Ukrainian Credit Co-operative Limited to MoneyGram (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> <p>Note: Dnister Ukrainian Credit Co-operative Limited is an agent for MoneyGram’s money transfers services.</p>		Type of information	Description	Reporting period	Complaints	Complaints received greater than 5 per quarter.	Every quarter
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About this document	This document is not intended to provide financial advice.							

Members must refer to MoneyGram's terms & conditions and any other supplementary document(s), when deciding about their services.