



Target Market Determination (TMD)

Product	MoneyGram
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	This review was completed 20 March 2025 and each ongoing review must be completed within each consecutive 24 month period.
Product purpose	MoneyGram is an international money transfer service and is offered only to Dnister Members over the age of 18 years.
Product features	MoneyGram allows Members to send and receive international money transfers to participating agencies in countries and territories around the world. <ul style="list-style-type: none"> • Person to person (P2P) payments • Cash pickup can be collected within 10 minutes at participating agencies
Target market	<p>Likely needs and objectives:</p> <ul style="list-style-type: none"> • Seeking to securely send or receive money internationally • Seeking a quick service to send or receive money internationally (inc. UAH & EUR) <p>Likely financial situation</p> <ul style="list-style-type: none"> • range of income and savings levels; • minimum age is 18 years <p>This product may not suit Members</p> <ul style="list-style-type: none"> • under the age of 18 • members who want to speculate on the FX exchange rates • this service is not available to non-members
Distribution conditions	<p>The MoneyGram service is designed to be distributed through MoneyGram's online channel or through their agents such as Dnister.</p> <p>Moneygram is available in Dnister Branches or Service centre by appropriately trained and authorised staff.</p>
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	The following information must be provided by Dnister Ukrainian Credit Co-operative Limited to MoneyGram (the issuer) in relation to their services:		
	Type of information	Description	Reporting period
	Complaints	Complaints received greater than 5 per quarter.	Annual
	Note: Dnister Ukrainian Credit Co-operative Limited is an agent for MoneyGram’s money transfers services.		
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.		