



Foreign Exchange solutions for you and your business

MANAGE YOUR UNIQUE FOREIGN EXCHANGE

REQUIREMENTS

RMB Private Bank's comprehensive suite of Forex solutions assists you in managing your unique foreign exchange requirements. Whether you are travelling, sending or receiving money globally, managing imports and exports or investing offshore, our team of experts are equipped to advise you.

- When receiving funds from abroad you have up to 30 days to convert your funds into Rand via Online Banking or the RMB Banking App
- Earn up to 100% back in eBucks on the transaction charges when receiving foreign currency regularly by authorising us to convert these funds immediately on your behalf at a competitive rate, this is known as a Standing Instruction, and applies to gifts, salaries, pension, alimony and annuities

EXCLUSIVE FOREX FEATURES AND BENEFITS WHEN TRAVELLING ABROAD

Travelling for business or pleasure is made easy with our range of Forex solutions:

- **Foreign notes** in all major currencies, with the option to choose denominations
- **The Multi-currency Cash Passport** is a prepaid travel card which reduces the risk of carrying cash, and allows you to load 4 currencies onto one card. This card can be used to pay for goods and services or to withdraw local currency at ATMs displaying the MasterCard acceptance mark
- **Pay in advance for reservations** for car hire, cruises and theatre tickets, this can be done through your online banking facility
- **Transfer travel funds into your offshore bank account** within 60 days of your trip

Order online or via the Forex Advisory Team and have your Forex delivered to your door, free of charge

Note:

Purchase foreign exchange up to 60 days prior to departure.

Omnibus facilities are available for business account travellers.

TRANSACT GLOBALLY WITH GLOBAL PAYMENTS

We take the complexity out of foreign exchange by giving you exclusive access to reliable, convenient and safe international payments, whether you are sending or receiving money globally, we'll simplify the process.

- Make global payments for a host of reasons including gifts, tuition fees, investment and imports
- Save beneficiaries and upload documents online, making it easier for you to transact anywhere, anytime
- Earn up to 50% back in eBucks when sending or receiving foreign currency online or via the RMB App

UNDERSTANDING MONEYGRAM™ AND PAYPAL™

MoneyGram™	PayPal™
<p>MoneyGram™ is a secure service to do cross border, person to person payments that allows you to:</p> <ul style="list-style-type: none"> • Send cash to over 200 countries worldwide, in under 10 minutes • Load beneficiaries and thereafter send cash from any FNB ATM or via Cellphone Banking 	<p>PayPal™ is a secure global online payment system accepted in more than 26 currencies. It allows you to:</p> <ul style="list-style-type: none"> • Our Top Up service with PayPal™ allows FNB and RMB Private Bank customers to top up funds to a PayPal™ account via a qualifying FNB and RMB Private Bank account • Our Withdraw service with PayPal™ allows South Africans to withdraw funds from a PayPal™ account to any South African bank account

SAVE IN A FOREIGN CURRENCY WITH THE GLOBAL ACCOUNT

Our Global Account allows you to hold funds in foreign currency with no monthly fees. This account includes the following benefits:

- Hold your account in US or Australian Dollars, British Pounds, Euros, Chinese Renminbi or Indian Rupees
- Earn interest
- Send, receive or transfer funds between Global Accounts
- View balances and transaction history online or via the RMB App



Forex

MANAGE FOREIGN EXCHANGE RISK WHEN DOING IMPORTS AND EXPORTS

Get exclusive access to our import and export structured payment solutions, which is tailored to meet your cross-border transactional needs and helps protect you from risk while expediting payments. Our service includes:

- Advance Payments allowing remittance of funds before the goods are dispatched
- Trade-related payment methods including Documentary Credit (Letters of Credit), Foreign Bills for Collection, and Guarantees
- You can apply for new Letters of Credit as well as view and amend existing applications through Online Banking
- Guidance on selecting terms, rules online as well as hedging instruments such as Customer Foreign Currency Accounts (CFC) and Forward Exchange Contracts

ASSISTANCE WITH REGULATORY SERVICES

Our Wealth Forex Advisory Team offers expert assistance for a wide range of regulatory matters:

- Offshore investments (by individuals and their companies)
- Inward investments (by non-resident individuals)
- Transactional advice (for cross-border transactions and managing foreign exposure)
- Preparation and submission of applications to the South African Reserve Bank
- Current regulatory advice (for individuals, companies and trusts) from an Exchange Control point of view
- Advice on the regulatory impact of residential status, emigration and immigration

BE REWARDED FOR USING OUR FOREX SOLUTIONS

- Earn up to 50% in eBucks on your transaction charges when using Online Banking to send and receive money in foreign currency
- Standing instructions for recurring payments from abroad can earn you up to 100% back in eBucks on your transaction charges
- Get up to 40% off flights and free access to SLOW and Bidvest Lounges*, depending on your reward level
- Access to the exclusive services of eBucks Lifestyle
- Avis Point2Point transfers, depending on your reward level
- Complimentary Priority Pass International Lounge access, depending on your reward level
- Comprehensive Global Travel Insurance

CONVENIENT ACCESS TO OUR FOREX SERVICES

As an RMB Private Bank client, you can use a channel that best suits your needs in order to apply for this innovative and customised solution:

- Call your Private Banker directly
- Contact the Service Suite on 087 575 9411 available 24 hours a day 7 days a week
- Visit www.rmbprivatebank.com
- Download the RMB Private Bank app
- Contact our Forex Advisory Team on 0860 4 FOREX (36739)