

Updated Terms and Fees

for International (SWIFT) Transfers in Foreign Currency

Effective date: 30/01/2026

Standard, Universal and Expat package owners, US Dollar (USD):

- Standard (uninsured) transfer (SHA) fee:
0.15% of the transfer amount (minimum USD 39, maximum USD 150);
- Insured transfer (OUR) fee:
0.15% of the transfer amount (minimum USD 59, maximum USD 150).

Rcheuli Package owners, US Dollar (USD):

- Standard (uninsured) transfer (SHA) fixed fee: USD 39;
- Insured transfer (OUR) fixed fee: USD 59.

Non-guaranteed transfer: This type of transfer is not insured, meaning that intermediary banks may deduct small fees along the way. As a result, the recipient may receive less than the amount originally sent.

Guaranteed transfer: With this option, the transfer is fully insured, and the recipient will receive the entire amount sent.

Note: standard (non-guaranteed) transfers for Standard, Universal and Expat package owners, (USD):

- the fee for USD transfers is 0.15% of the amount sent (min 39 USD, max 150 USD);
- for EUR transfers, the fee is 0.15% (min 35 EUR, max 150 EUR);
- and for GBP transfers, the fee is 0.15% (min 30 GBP, max 150 GBP).

Standard (non-guaranteed) transfers for Rcheuli package owners, (USD):

- the fee for USD transfer fixed fee 39 USD
- for EUR transfer fixed fee 15 EUR
- and for GBP transfer fixed fee 25 GBP