

FACT SHEET

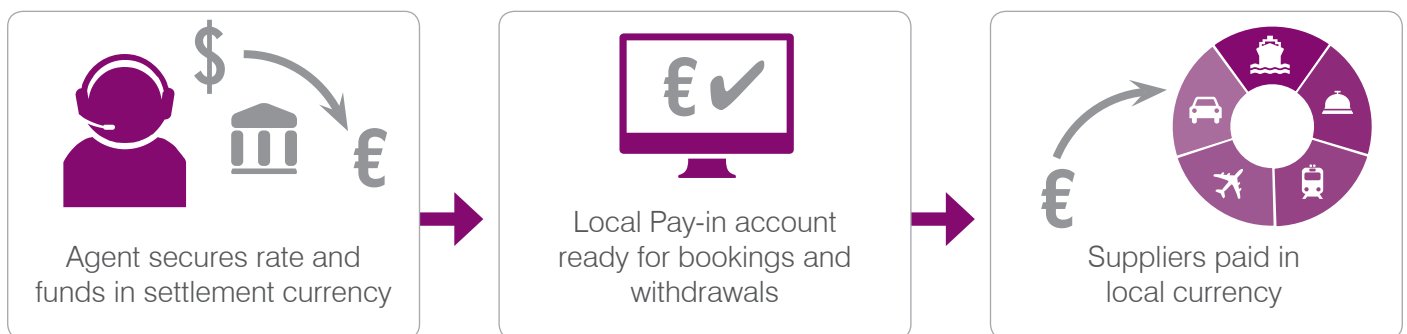
LOWER COST CROSS-BORDER PAYMENTS.

Relying on traditional payment methods such as credit cards and international fund transfers for cross-border payments could mean paying up to 3%¹ more on international transactions. With over 30 currencies, VANs cover 80% of the global travel market, with Mastercard covering the rest. Added to a range of FX options, eNett VANs lower the cost of international payments.



Self-managed FX

Self-managed foreign exchange enables you to **manage the most appropriate time and secure the best rates** independently, before transferring into one of eNett's 19 different currency Pay-in accounts. It enables you to make one transfer for multiple supplier payments, without incurring cross-border and exchange fees on each transaction.



For example....
 For every US\$1M a travel agency transacts, it can save US\$30K by funding and settling VANs locally².

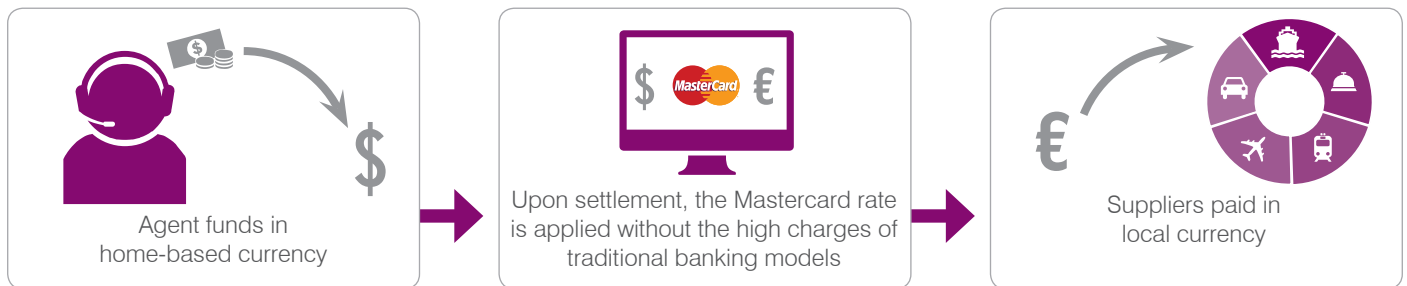
¹ eNett analysis of fees and bank charges. ² Example based on commercial card charging 3%.

FACT SHEET

LOWER COST CROSS-BORDER PAYMENTS.

Mastercard Foreign Exchange

Our customers save up to 2% on each international transaction with Mastercard foreign exchange³. While banks and other virtual payment providers mark-up exchange rates and fees, eNett maintains lower cost options because we understand the importance of international payments to the travel industry.



For example....

A flight costing \$500



+ \$15 fee

If paying by traditional methods⁴

VS

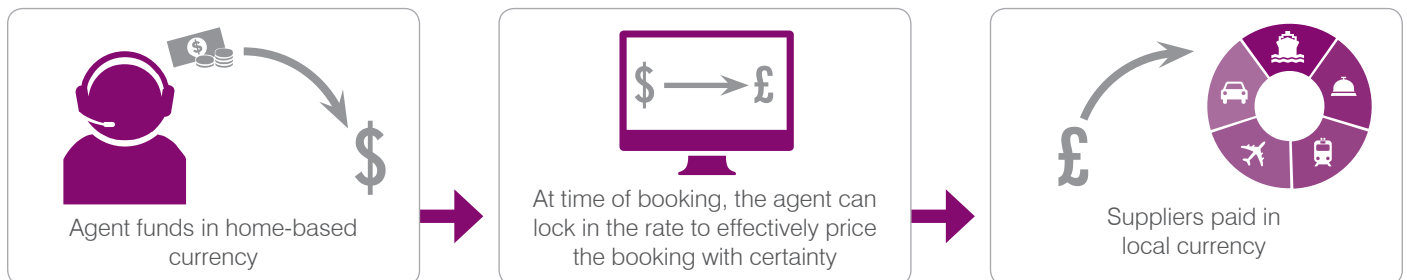
+ \$4.05 fee

If paying with an eNett VAN



Real-Time Conversion

eNett's real-time conversion option⁵ gives agencies pricing certainty because they are able to lock in a rate at the time of the booking. You can choose from a broad range of currencies without having to start new banking arrangements or accounts with suppliers. And, you can quote a price to your customer without the risk of FX fluctuations eating into your margins upon settlement.



For example....

A hotel costing \$350



Agent locks in rate of

0.7039

at time of booking

= £246



Agent marks-up hotel booking with absolute certainty



 If you would like more information on how VANs can help your business visit: www.enett.com

3 Example based on commercial card charging 3%. 4 eNett analysis of fees and bank charges. 5. Available in selected currencies. eNett VANs Terms and Conditions apply. In Australia, eNett International (Singapore) Pte. Ltd. ARBN 161 362 661, AFSL 441376 (eNett) is not authorised to provide financial product advice other than general advice in relation to its own products. This document does not take into account your objectives, financial situation or needs. You should consider the appropriateness of the information in light of your own circumstances and the relevant Product Disclosure Statement before acting.