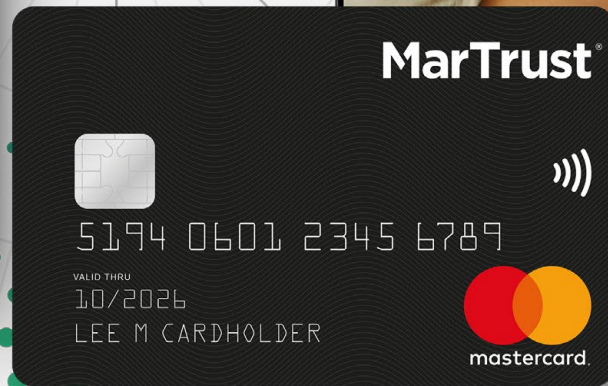
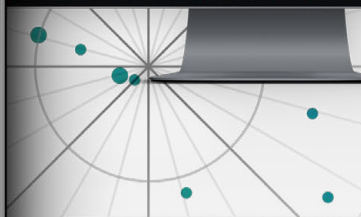
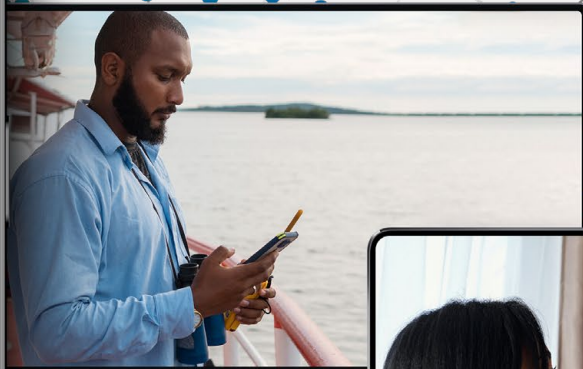


DESIGNED FOR  
SEAFARERS



- ✓ Get your salary quicker and safer
- ✓ Move money with ease for less
- ✓ Stay in control of your funds

**MarTrust®**

MARITIME PAYMENT SPECIALISTS

# BEING A CREW MEMBER ON BOARD CAN BE TOUGH

We're here to work with your employer to do what we can to improve crew welfare.

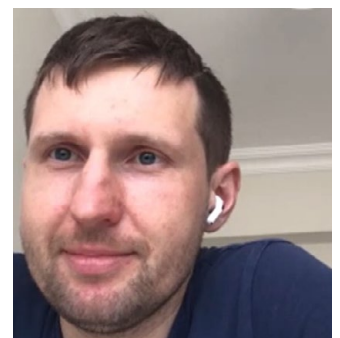
We work with crewing companies and shipping companies to make it easier, more convenient and cheaper to get and control your salary.

Trust us, the maritime specialists.



**“I liked it very much, it’s a good digital solution I would say – convenient and fast . I can see my salary and overview of my account. When I travel, I like to pay with my MarTrust card. ”**

Georgie, Chief Engineer  
(14 years)



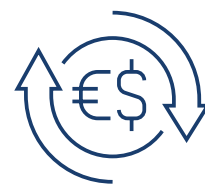
# Why our e-wallet is better



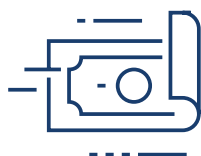
**Getting an e-wallet  
is free**



**Cheaper to send  
money**



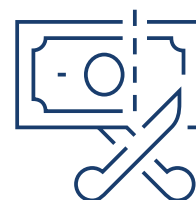
**Better foreign  
exchange rates**



**Get paid quicker**



**Easier to control  
and manage funds**



**Fewer paper \$,  
so safer**

# I'm still not sure I should use the e-wallet

- The e-wallet is a free account
- There are no charges to open the account, to send the first payment home, or to make up to 2 x ATM withdrawals per month
- The e-wallet and supporting pre-paid card provide greater security, protection and cost benefits when traveling to and from the vessel
- MarTrust will soon be launching a Salary on Demand service, which will allow you to request up to 70% of your monthly salary in advance, via MarTrust
- There is no obligation to use it, it can be simply set up to transfer 100% of the funds back to a bank account of your choosing
- So the e-wallet becomes a useful notification tool to show that you have been paid

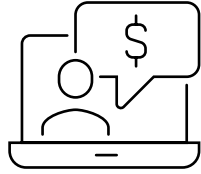
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## Is our e-wallet really cheaper?

Exchange House		MarTrust
USD\$29	Average Transfer Fee	<b>Below USD\$12</b>
3-5%	Average Exchange Fee	<b>Below 1%</b>



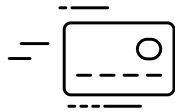
# Maximise your money with MarTrust



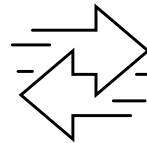
You request  
Salary Advance



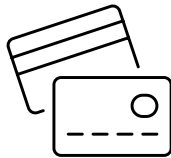
Receive immediately  
in e-wallet



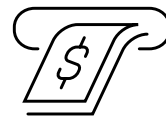
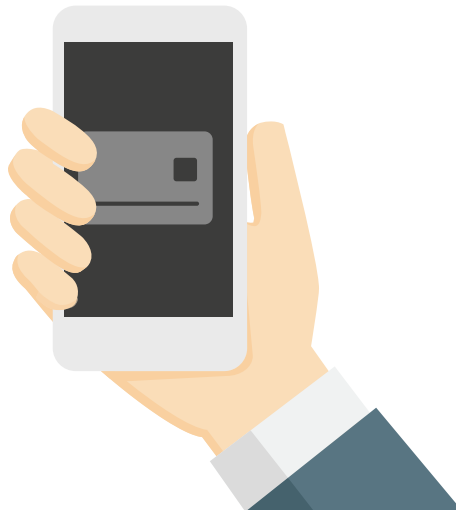
Send funds  
immediately  
to another  
MasterCard



Send/Request  
funds to a  
colleague for free



MasterCard for  
online and in  
store shopping



Withdraw cash  
at ATM

No hidden costs, giving you full control

# Frequently asked questions

## Why is my company changing the way I'm paid?

Maritime is changing the way it pays crew salary cash to master from notes to electronic – Because it's better for your companies and for crew.

## Why is it better for crewing companies?

- Sending cash to a vessel has become much harder recently
- E-wallet gives your company a range of options
- You may wish to use MarTrust to reduce the effort around Cash to Master, in collecting the allotment % and beneficiary bank account details
- Seafarers can change their home allotment % or bank account, but it is admin heavy. By doing it through the e-wallet, it makes it easier and gives you more control.

## Why not just use a bank?

- Most banks do not offer the same level of support as MarTrust, and they don't have a maritime focus.
- We still work with leading banks, but MarTrust's combined transaction volumes means better rates can be negotiated.
- Lower costs means more money in your pocket.

# Frequently asked questions

## How do I send money to Russia and Ukraine?

- MarTrust has found a way to send funds from the UK to Russia and Ukraine in less than 20 seconds.
- Seafarers can send funds to each other instantly and completely free of charge.

## Are there tax implications of using MarTrust?

- Using MarTrust will not have any tax Implications
- You can still continue to do what you do today, which is to state both the payroll month and purpose in the payment reference
- Any payment reference would flow through Citibank to the local banks in the country in which you are paid, so there is no impact

MarTrust Corporation Limited is registered in England and Wales (Company No. 07498933). It is an Authorised Payment Institution (API) regulated by the UK Financial Conduct Authority (FRN 794752) under the Payment Services Regulations 2017. Its registered company address is Office 7.09, 7th Floor, Tintagel House, 92 Albert Embankment, London, SE1 7TY, United Kingdom.  
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