

DESIGNED FOR  
SEAFARERS



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

# BEING CREW CAN BE TOUGH SO WE DO WHAT WE CAN TO IMPROVE CREW WELFARE

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 observed that the exchange rate is very good. The FX rates are more competitive than the banks, for sure.”**

**“I have been using it for two months already. I installed the app and it has been very user friendly – I like using it.”**

Captain Igor Petrenko,  
EXMAR

**“The app is so easy to use that no special skills or guidance was needed.”**

**“I use it every day in my daily purchases – In fact, there was one time when a transfer was completed in under an hour.”**

Captain Vasileios  
Euronav

**“MarTrust is great, the crew do not have to wait and find a remittance service once onshore.”**

**“As long as there's an internet connection, they can send money anytime... the app is very easy to use.”**

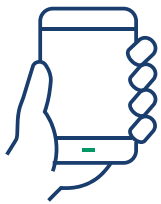
Captain Rex Villavicencio  
Misuga Ship Management

**“E-Wallet is a very convenient solution, especially if we don't know which bank to work with.”**

**“MarTrust pre-paid card is handy, and it is easy to use. There are no issues, the software is excellent, money transfers are easy, so it's good.”**

Georgie  
Chief Engineer

# Why our E-Wallet is better



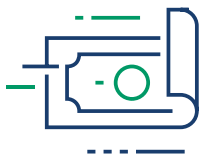
**Easy-to-use app**



**Cheaper to send money**



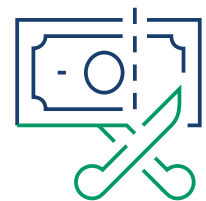
**Better foreign exchange rates**



**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
- Immediate access to your salary, as soon as your employer loads your E-Wallet
- Use your prepaid Mastercard® to pay locally in 8 currencies, at no additional cost, providing savings on FX charges
- 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 travelling to and from the vessel
- 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
- The E-Wallet becomes a useful notification tool to show that you have been paid
- MarTrust has launched a Salary on Demand service, which allows you to request up to 70% of your monthly salary in advance, via MarTrust\*

**There is no obligation to use your E-Wallet, it can be simply set up to transfer 100% of the funds back to a bank account of your choosing**

\*Some MarTrust features, services and offers may not be available as they are dependent on an agreement with your employer

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## Is our E-Wallet really cheaper?

| <b>Exchange House</b> |                      | <b>MarTrust</b>       |
|-----------------------|----------------------|-----------------------|
| <b>USD 29</b>         | Average Transfer Fee | <b>USD 12 or less</b> |
| <b>3-5%</b>           | Average Exchange Fee | <b>1% or less</b>     |

# Maximise your money with MarTrust



Your salary is sent  
by your employer



Receive immediately  
in E-Wallet



Send funds  
anywhere, for less



Send funds  
immediately to  
Mastercards®



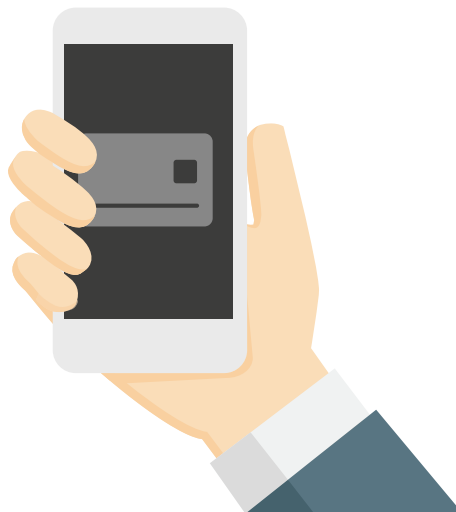
Send/Request  
funds to colleagues  
for free



Hold multiple  
currencies at once



Mastercard® for  
online and in  
store shopping



Withdraw  
cash at ATMs  
worldwide

No hidden costs, giving you full control

# Frequently asked questions

## What is the MarTrust E-Wallet?

It is your personal MarTrust E-Wallet account based in Europe which you can access from anywhere and at any time even when you are on leave from the vessel.

## Does this mean that I will not receive my salary in my nominated bank account anymore?

Your employer will now send your salary to your MarTrust E-Wallet, which provides you increased flexibility. However, if you would prefer to continue receiving your salary in your nominated bank account, then you can set up a Salary Disbursement within your MarTrust E-Wallet in just a few easy steps:

- Add the bank account details for your nominated account
- Add the percentage of your salary you wish to be automatically sent to this nominated account
- Click update

As soon as your salary has been deposited in your MarTrust E-Wallet, any percentage that you have set up as a Salary Disbursement will be automatically sent to your nominated bank account by bank transfer. Once set up, this will continue when you receive future salary payments unless you choose to change this at a later date. You can therefore still receive any percentage of your salary into your nominated bank account, at no cost to you.

## How long will it take for money to be transferred from my MarTrust E-Wallet to a local bank?

This can vary depending on the currency and country that the payment is sent to. All MarTrust bank transfers are processed as urgent wire payments. Urgent wire payments can be received on the same day sent, although in most instances they would take up to 2 days to be received, with some countries and currencies taking up to 7 days, depending upon the correspondent banks used which falls out of MarTrust's control. Please also note that there are instances where the payment is delayed by the correspondent bank for additional compliance checks and/or sanctions screening which is outside of MarTrust's control.

# Frequently asked questions

## How much does it cost?

- The cost of the MarTrust E-Wallet is completely free of charge
- The cost of the prepaid Mastercard® is also free of charge
- Costs of transfers from your MarTrust E-Wallet and for using your prepaid Mastercard® should have been communicated to you by your employer, as part of the MarTrust introduction. We can also send this to you by email, if this is required please contact us by phone +302106244770 or by email at help@martrust.com

## What features come with the MarTrust E-Wallet account?

Upon enrolment at MarTrust, you will be provided with a MarTrust E-Wallet account which you can access via the MarTrust E-Wallet App. You will also be provided with a prepaid Mastercard®, which you can top up with funds from your MarTrust E-Wallet account and use as you would with normal a debit card. In addition, you can perform ATM withdrawals and online payments using this prepaid Mastercard®.

## What are the benefits to me as a seafarer?

The benefits are:

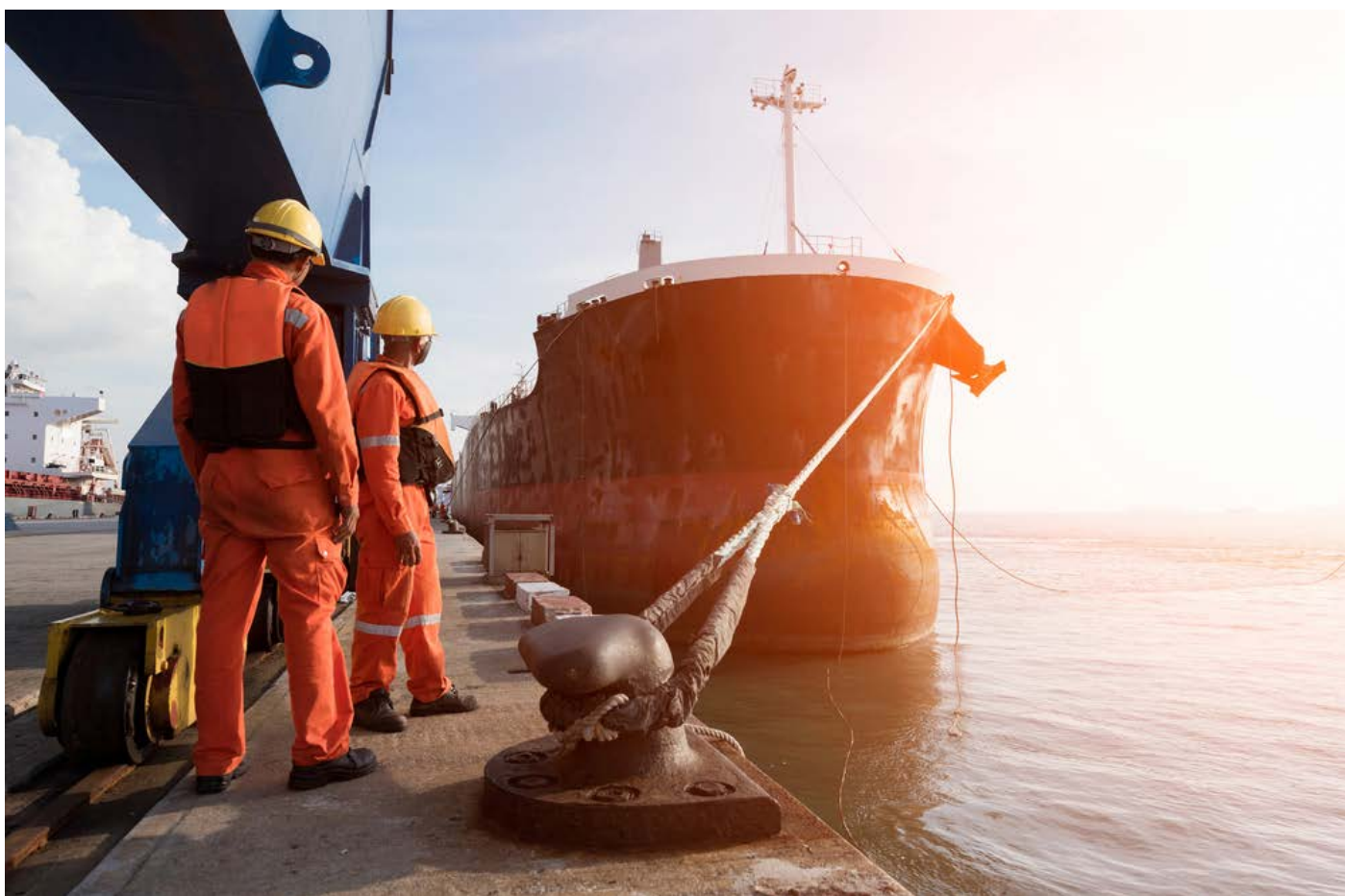
- A MarTrust E-Wallet account located in Europe
- The ability to receive payments from your employer directly into your MarTrust E-Wallet account
- Instant access to your funds and the ability to use or transfer funds from anywhere and at anytime
- No maintenance costs to you
- Your first transfer home following payroll is free of charge
- Visible and transparent exchange rates in the MarTrust E-Wallet App
- The ability to transfer funds from your MarTrust E-Wallet to another Visa or Mastercard® in Ukraine, or UnionPay Card (China) at a fee of USD6 per transfer

# Frequently asked questions

- The ability to use your prepaid Mastercard® at POS (Point of Sale) in shops, for cash withdrawals from local ATMs or to shop online
- Your first two ATM withdrawals are free of charge every month
- You can use your prepaid Mastercard® to make local payments in eight currencies benefitting from savings on FX charges on payments in those eight currencies

## What if I need help? How do I get support?

MarTrust has a Customer Support Team available 24 hours a day, seven days a week to assist you with your queries. The contact details for the Customer Support Team are; via telephone on +302106244770 or via email at [help@martrust.com](mailto:help@martrust.com).



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**MarTrust**<sup>®</sup>  
MARITIME PAYMENT SPECIALISTS