



OLDMUTUAL

# Shyft

## with Old Mutual International



INTERNATIONAL

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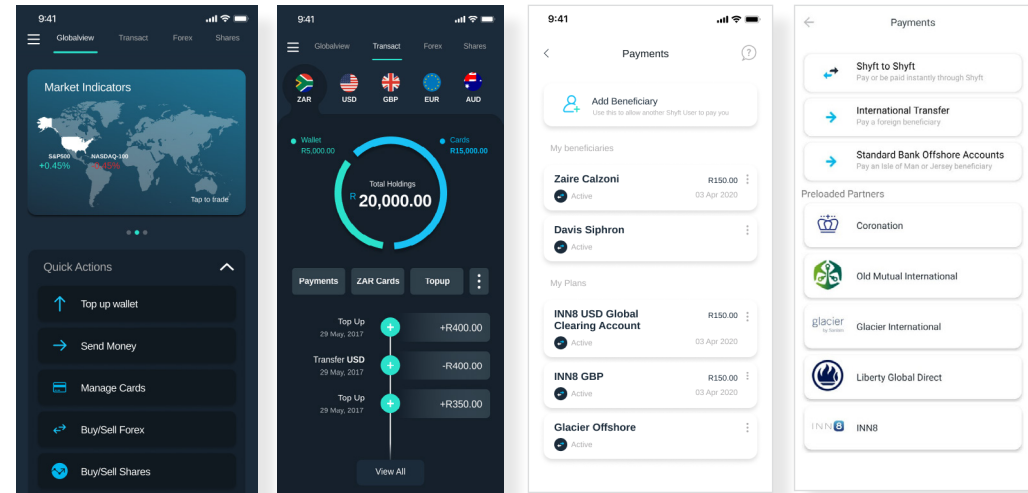


Currently, **transferring funds into an offshore investment** can be expensive, complicated, and time consuming.

Many local banks do not offer foreign exchange and international payment services through mobile and internet banking, therefore requiring a visit to a branch. Those that do offer these services can charge up to 2% on top of the forex rate and another couple of hundred rands to process the international transfer. Furthermore, to make the payment, one needs lots of information, such as the account number, the BIC or SWIFT code, the bank's physical address, etc. This information can be hard to find or confirm and confusing to the untrained eye.

**With Shyft, the entire experience is simplified.**

# Get Shyft. Get the world.



Powered by Standard Bank, Shyft is the **award-winning global money app** that allows you to **send money safely and conveniently** to an Old Mutual International offshore investment plan at the tap of a screen, because all of the information is preloaded for your convenience. All you need to know is the currency you have chosen to invest in and your plan number.

Additionally, you can **buy, send, and spend in four major global currencies from your smartphone**. As an enabler, Shyft simplifies the process of expatriating your South African rands into offshore investments by allowing you to send the foreign currency in your Shyft wallet to beneficiaries.

# Get forex 24/7 at the cheapest rates.



Shyft offers **the cheapest FX rates in the market and the lowest transaction fees**, meaning that more of your money is invested and less of it is used to cover the high fees traditionally associated with moving money offshore.

You can **buy USD, GBP, EUR, and AUD instantly** at preferential live prices and conveniently manage your money from wherever you are – 24 hours a day. You can also **send forex** to another Shyft user instantly, for free, and store your forex safely and securely in your **wallet** for use now or in the future.

# Move your money seamlessly.

## **Move your money where it needs to be for global investments.**

Shyft allows you to make payments to international beneficiaries, send money for free with Shyft-to-Shyft money transfers, and invest efficiently with its integrated investment partners, which now includes Old Mutual International. It provides a simple and efficient way to expatriate ZAR, especially up to the single discretionary allowance of R1 million annually, for global investments.

## **Get shopping.**

Right from SA, you can shop on your favourite international stores' websites using forex loaded onto one of your Shyft virtual cards. Whether you are updating your wardrobe, paying your Netflix subscription, or booking flights and accommodation, you will save on the conversion fees associated with other traditional payment methods.

## **Get travelling.**

Travel with ease by loading up to four different currencies onto a physical card from the Shyft app. Swipe and pay significantly less in fees than you would when using other traditional payment methods abroad. Top up at any time, directly from the app, and control the amount of forex linked to your card. You can also instantly transfer money to other Shyft users in your travelling party for free.

## **Get global shares.**

Ready to start investing in the top global shares and ETFs? Enhance your portfolio right from the safety and convenience of your phone. No paperwork. No commission fees. Choose global stocks and place your orders all day, any day.

## **DOWNLOAD SHYFT NOW**



\*By downloading Shyft you are responsible for the associated data costs from your network service provider.



# How to sign up.

Shyft is **available to users who are 18 years or older with a valid SA ID document or passport** – no matter where you bank. **Simply download the Shyft app** and complete the digital identity verification process relevant to your nationality and country of residence on your smartphone, following the steps on the app:

The image illustrates the four-step sign-up process for the Shyft app, connected by a dotted line with step indicators (Step 1, Step 2, Step 3, Step 4) in black circles above each screen.

- Step 1:** "Create your login details". Fields include Email address, Confirm email address, Mobile number (with a +27 country code dropdown), Country of Residence (dropdown menu), and Nationality (dropdown menu). There are checkboxes for "I have read and accepted the [Shyft Data Policy](#)" and "Join our exclusive global community and get the inside scoop on our latest news, exciting feature updates and promo's". A "Sign Up" button is at the bottom.
- Step 2:** "Create your login details". This screen shows the fields from Step 1 with example data: Email address "Nolan@gmail.com", Confirm email address "Nolan@gmail.com", Mobile number "082 124 3068", Country of Residence "South Africa", and Nationality "South Africa". The checkboxes are now checked. A "Sign Up" button is at the bottom.
- Step 3:** "Create your password". Fields include Password and Confirm Password. A note states: "Your password needs to contain at least 8 characters including one number and a special character." A "Next" button is at the bottom.
- Step 4:** "Create your password". This screen shows the password fields with masked characters (dots) and checkmarks indicating the password is valid. A "Next" button is at the bottom.

**Click here for the digital verification process.**

Standard Bank customers with a current or transactional account can register using only their account number.

Non-Standard Bank clients will be provided with the steps to set up Shyft as a beneficiary on their own banking app in order to transfer ZAR into their Shyft wallet. Once this is done, they will be able to purchase the available currency of their choice, with live exchange rates provided, at minimal cost.

For **detailed steps on how to transact** on the app, see the FAQs provided **here**.

# Useful links.

## How to:

Digital onboard

Buy forex

Create a virtual card

Top up your wallet

## Shyft as an enabler for your Old Mutual International investments.

With the app you can make fast, secure transfers to beneficiaries across the globe, including to accounts required for your global investments with Old Mutual International. With Shyft, international payments are charged at a flat rate, regardless of the size of the transaction.

To make going global together even simpler, Old Mutual International premium or contribution accounts are preloaded as beneficiaries on the system.

**Speak to your financial advisor or broker today, who will be able to provide all the how tos and FAQs required to set up Shyft as part of your journey to obtain access to global growth, or visit [getshyft.co.za](https://getshyft.co.za).**

[www.omi-int.com](https://www.omi-int.com)

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