MERCHANT WEST
TREASURY SOLUTIONS



CCM ACCOUNT - FREQUENTLY ASKED QUESTIONS

I don't have online access to my Investec account, how can I make payments from my account and are there any fees for those transactions?

We can process payments from your account on your behalf. All you need to do is send your payment instructions to the dedicated email portal (payments@merchantwest.co.za). There are no transactional fees for this service.

Will I be able to withdraw money from the account while I am in South Africa?

Your account with Merchant West Treasury Solutions is not a transactional account. You will not receive a debit or credit card, and cannot withdraw cash from this account. In order to set up a transactional account, we can refer you to a retail bank. The consultant will then assist you in opening an account for retail everyday purposes once you are in SA. You can still keep your interest bearing account with Merchant West Treasury Solutions as normal transactional bank accounts do not earn any interest. Please note that a transactional bank account with a debit card can only be set up once you arrive in South Africa.

What's the difference to a Normal account and the Investec account Merchant West Treasury Solutions offers me?

- A normal account attracts a monthly account fee that gets paid out of your balance
- The record keeping on a normal account usually only lasts between 3-6 months;
- Most services they offer you would be required to pay for additionally;
- In certain instances banks are allowed to charge for Exchange Control advice;
- The bank's response time is longer than 24 business hours;
- The Merchant West Treasury Solutions account offers high interest rates
- Merchant West Treasury Solutions provides a more personal client services.

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Merchant West Treasury Solutions Pty Ltd is an authorised financial services provider, with FSP 13011 and a South African Reserve Bank approved intermediary.