KUDA
INSURANCE & FX
IN YOUR CORNER

COMPANY PROFILE

KUDA
FOREIGN EXCHANGE

WHO WE ARE

TRUST IS EVERYTHING

ALWAYS DO THE RIGHT THING

WE ONLY EMPLOY GOOD HUMANS

TALK, TO REAL PEOPLE

HIGH PERFORMANCE, WITH HEART

WHAT WE DO, IS IMPORTANT

Kuda FX is a registered foreign exchange intermediary established since 2013. We have been successfully facilitating money transfers for our loyal clients who are at the centre of everything we do. We are 100% FX-focused, serving clients in South Africa and internationally.

Our highly skilled team is based at offices in Cape Town (Big Bay & Devonbosch) and Pretoria. Our people are performance driven, but they must be the kind that make you feel good about dealing with them. Nice is not optional.

We understand that what we do is important, and we are involved in matters that affect people's lives. We take this very seriously and strive to make your FX experience as smooth as possible.

At Kuda FX you will always talk to a real person at the other end of the phone, not an option selection. This makes us accessible!

We take ownership of challenges and care about what happens to our clients.

Kuda FX subscribes to the South African Association of Treasury Advisors' (SAATA) FX Global Code.

KUDA
FOREIGN EXCHANGE

MEET THE TEAM



GILBERT PUNT
Chief Executive Officer



ALANA-LEE SLINGER
Head of Compliance



JEAN-PIERRE MILLARD
Head of FX Execution & Operations



WILLEM SMITH
FX Relationship Manager



PHILIP RUDOLF (PR) NEL
FX Risk Manager



STIAN VAN ZYL
FX Risk Manager



GERHARD SMITH
FX Risk Manager



ANICA COMBRINK
FX Dealing Desk



MEGAN JACOBS
FX Dealing Desk



JAIME MCQUEEN NEL
Sales Support Specialist



JOHN PRETORIUS
Accountant

KUDA
FOREIGN EXCHANGE

WHY US?

WEALTH & PRIVATE CLIENTS

- Transparent and competitive exchange rates
- Team of foreign exchange specialists dedicated to you and your client
- Fully automated digital onboarding
- Personal service – always talk to a real person who has your and your client's best interest at heart

CORPORATE (SPOT)

- 0% commission, flat SWIFT fee and competitive exchange rates due to our bulk buying power
- Spot, Forward Exchange Contract (FEC)
- Assistance with new and existing Exchange Control applications
- Kuda FX takes care of the full admin function related to your trade to ensure your payment is finalized

FOREX RISK MANAGEMENT

- We can assist with hedging solutions to suite your business' risk appetite and needs.
- Minimised conversion and FX costs
- Optimal forward points on forward contracts
- Best pricing on option contracts

"I would like to thank Kuda FX for going above and beyond with my foreign exchange transactions. If it was not for the team who kicked into high gear and bent over backwards to assist me I would not be in the position I am in today.

The continuous communication and hand holding through my transactions is greatly appreciated I am well aware that this service is priceless.

Thank you thank you"

Caroline van Straten

KUDA
FOREIGN EXCHANGE

SERVICES OFFERED

KUDA FX **WEALTH & PRIVATE CLIENTS**

Our high-energy, skilled team will apply our minds to offer you a highly rated foreign exchange service whilst ensuring that compliance and legislative requirements are met. Not only do we provide a personal service experience, but our rates are competitive too – bank beating in fact. You will see why our loyal client base has never doubted their decision to speak to us.

We are 100% FX focused and specialize in converting your ZAR offshore allowance to your nominated offshore product or account.

If required, we can also help you apply for the Approval for International Transfers. With our easy, secure online registration we have simplified the process of opening an Investec Prime Money Call Account in the owners name.



WILLEM SMITH
Forex Relationship Manager PTA

> We are so used to bad service/no service but Kuda was just amazing! I am still blown away by the way our business was transacted, the accuracy, swiftness, professionalism, and politeness of the Kuda personnel that I have dealt with!
>
> Please, please may it continue!

Trish Harris

KUDA
FOREIGN EXCHANGE

SERVICES OFFERED

KUDA FX **CORPORATE (SPOT)**

Kuda FX specializes in converting your South African Rand into Dollar, Sterling, Euro and any other currencies to your nominated offshore beneficiary. How do we do it? We open an Investec company account to use for the flow of outward funds or receipt of export proceeds. We offer tailored FX solutions for importers, exporters and other forex transactions.

There is a once-off SWIFT fee, competitive exchange rates and no commission. Our trusted and committed team always places you at the centre of the trading process and direct dealing service or online trading capabilities. Our admin team takes responsibility of all the paperwork related to the trade and balance of payment reporting to the SARB.

We also offer expert and personal SARB guidance around your applications.



JEAN-PIERRE MILLARD

Head of FX Execution
& Operations

> “I have over the years consistently received excellent customer service from everyone at Kuda FX - always available to offer me advice.
>
> Thank you Kuda, you make a very big difference to a small business.”

Adele Smith

KUDA
FOREIGN EXCHANGE

SERVICES OFFERED

KUDA FX **RISK MANAGEMENT**

Hedging in Foreign Exchange refers to the practice of using financial instruments or strategies to reduce or eliminate the potential risks associated with currency fluctuations. The goal of hedging is to protect your business from losses caused by unexpected changes in exchange rates. Whether your need is to minimise costs, increase efficiency or hedge future exposures, we have got the answers! Our in depth knowledge of markets and expertise, will allow us to identify possible areas where value can be created in your business.

WHY CONSIDER HEDGING?

Foreign currency hedging helps to reduce uncertainty and manage risk in a volatile currency environment. Hedging can protect a company from unexpected fluctuations in exchange rates, which can impact profits and cash flow.

Without hedging, a company may face significant losses if the value of its foreign currency holdings decreases. Hedging can provide stability and predictability in financial planning, allowing companies to better manage their resources and investments.

Overall, foreign currency hedging is worth considering for businesses operating in a global marketplace to mitigate risks and ensure long-term financial stability.

Kuda FX assists corporations with FX Conversions and payments. Our instruments include Spots, Forwards & Swaps, and Options. Each strategy works in a different way, but the goal is the same, to lock in a specific exchange rate for a future transaction.

Kuda FX ensures clients receive competitive conversion rates through minimised conversion and FX costs, optimal forward points on forward contracts, and best pricing on option contracts.



PR NEL
Forex Risk Manager



STIAN VAN ZYL
Forex Risk Manager



GERHARD SMITH
Forex Risk Manager

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KUDA FX **TAX MIGRATION**

Tax migration is the process whereby South Africans abroad formalise their non-resident tax status for tax and Exchange Control purposes.

In partnership with an international tax specialist Kuda FX could facilitate your SARS tax migration process. This process would include,

- SARS change of residency application and obtaining your SARS non-resident letter
- Application for your Approval of International Transfer in respect of emigration
- Opening of non-resident account to facilitate the flow of funds abroad

DON'T PAY MORE TO EMIGRATE

In addition to facilitating your tax migration process, we also ensure the best exchange rates through our bulk buying power. Our fees are transparent when doing your emigration application and there are no hidden costs.

> "Responsive, transparent, efficient"
>
> **Anton Pauw**

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SERVICES OFFERED

KUDA FX **WORKING ABROAD**

EARNING MONEY FROM ABROAD?

Have you been struggling to access your salary or currency conversions while living in South Africa and working abroad? Are you paying too much in bank fees for your transactions?

Kuda FX has established compliant systems to provide transparent and competitive fee structures, assistance with managing your tax and so much more.
We will provide a comprehensive tax and currency management service allowing you to focus on making money with your skill set and leaving the admin to our friendly and efficient team.
Let Kuda FX handle the admin of earning a foreign salary.

Working and Earning money from abroad could be an easier process using Kuda FX:

- Currency Conversion
- SARB Compliance
- Taxation
- Investec Cash Manager Account

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KUDA **TRAVEL FOREIGN EXCHANGE**

CASH OR CASH PASSPORT CARD

We have partnered with the Inter Africa Bureau de Change to bring you a Travel Foreign Exchange product facilitated by Kuda FX. This value-add product is available to all our Kuda FX clients.

TRAVELLING ABROAD?

If you are travelling abroad and need cash or a passport card, we will safely deliver this to your door. If you prefer to collect the cash or passport card you can do so at any Inter Africa branch at the airport.

PASSPORT CARD

If you prefer not to carry cash around with you, we can arrange your cash passport card instead.

CROSS BORDER BY CAR?

If you are travelling by car across the border and require cash we can assist you.

RETURNING HOME FROM ABROAD?

If you need to cash out or sell back your cash, we are able to assist as well. All we require is copies of your exit & entry stamp (located in your passport)

To get you started you will need copies of your proof of address (not older than 3 months) and your passport.

KUDA
FOREIGN EXCHANGE

Inter Africa Bureau de Change
We rate you the best

GET IN TOUCH

KUDA FOREIGN EXCHANGE IN YOUR CORNER!

Speak directly to our sales team about your foreign exchange.

You can also visit our website to get to know us.

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