

## **What are the advantages of Foreign Currency?**

– Various foreign currencies are available automatically.– Competitive currency exchange rates (exchange rates).– Practical activation without additional documents.– Affordable deposits as needed.– Savings with interest of 3% p.a. (USD only).– Practically connected to m-Card.– Can send/receive foreign currency to fellow Jenius and other banks.– Practical send/receive foreign currency to fellow Jenius using \$Cashtag.

## **What are the benefits of Foreign Currency?**

With Foreign Currency you can make various international transactions (buy, save, sell, send, and receive foreign currency) in 1 application.

You can also connect the currency you need to your m-Card to use to withdraw cash and make transactions (including online transactions).

## **Who can use Foreign Currency?**

Foreign Currency is available to all Jenius users who have an active m-Card.

## **Is Foreign Currency available automatically?**

The nine foreign currencies in the Foreign Currency feature are automatically available but you need to activate them to use them.

## **What are the Foreign Currencies available on Jenius?**

The Foreign Currency feature in the Jenius app provides USD (United States dollars), SGD (Singapore dollars), AUD (Australian dollars), HKD (Hong Kong dollars), GBP (British pounds), JPY (Japanese yen), EUR (Euro), THB (Thai baht), and CNY (Chinese yuan).

## **Where can I access Foreign Currency in the Jenius app?**

– On the Home page, from the row above Active Balance.– On the Wealth page, from the Cash menu.

## **What is the difference between CNY (Chinese yuan) and CNH (Chinese yuan – overseas) currency in Jenius?**

Both CNH and CNY currencies are Chinese currencies (RMB). The difference is in the way and place of use.

CNY (Chinese Yuan) is the official symbol of China's currency and is known as the "Yuan". This currency is used within China. CNY is also subject to import export restrictions imposed by the Chinese government.

Meanwhile, CNH (Chinese Yuan Hong Kong) is a currency that is traded outside of China. CNH is traded freely on currency markets around the world.

Technically, Jenius provides CNH buying and selling services in accordance with applicable regulations. The selling and buying rates used also use the CNH exchange rate. However, for the appearance on the application, Jenius uses CNY because it is better known to the general public.

## **How do I activate Foreign Currency on Jenius?**

– On the **Home** page in the Jenius app, *tap* **Rate** above the Active Balance box.– Select the Foreign Currency you want to activate.– Specify the activation destination from the available

options (savings/investments, business transactions, or personal transactions).– Specify the initial deposit amount, then select **Next**.– Make sure your personal data is up to date, agree to the Terms & Conditions, then select **Activate ...** (this article follows the abbreviation of Foreign Currency to be activated).– Enter the Jenius password, then select **Send**.– You have successfully activated the Foreign Currency you want.

For information, there will be rounding in the Rupiah Active Balance which is used to activate Foreign Currencies.

Apart from Home, you can also activate Foreign Currency from:– Wealth Page, go to the Cash menu, then *tap* **Enable Foreign Currency**.– **Mobius button**, *tap* **Transfer Balance**, *tap* down arrow in the To section, then *tap* **Enable Foreign Currency**.

### **What is the initial deposit amount to activate Foreign Currency on Jenius?**

The initial deposit to activate Foreign Currency is very affordable, starting from 10 USD, 10 SGD, 10 AUD, 10 EUR, 10 GBP, 100 HKD, 1,000 JPY, 100 THB, and 100 CNY.

### **Is there a fee to activate Foreign Currency on Jenius?**

Not. You just need to make sure that your initial deposit is in accordance with the applicable minimum requirements.

### **Are there any opening hours to activate Foreign Currency on Jenius?**

Foreign Currency Activation in the Jenius app is available at any time or 24 hours with no restrictions on operating hours, including public holidays.

### **Do I have to activate all Foreign Currencies available on Jenius?**

The choice to activate Foreign Currency is yours. Whether you want to activate one, two, or all of them, you decide.

### **Can I get a simulated Foreign Exchange rate before activation?**

Yes. You can see today's exchange rate and get a simulation of the exchange rate before making a transaction according to the following guidelines.

– Log in to the Jenius app, then select Profile in the bottom navigation of the screen.– Select SMBCI Care.– Select Exchange Rate & Simulation.

– View today's rate on the list available or scroll down and enter the amount of money to get a simulated exchange rate.

### **Where can I see the exchange rates of all foreign currencies on Jenius?**

You can access the Foreign Currency exchange rate or exchange rate page from the **Home** page and *tap* **Rate**.

In addition, you can also access the exchange rate page via **Profile**, go to SMBCI Care, and select **Exchange Rate & Simulation**.

### **How to buy Foreign Currency on Jenius?**

– There are four accesses to buy Foreign Currency in the Jenius app.– On the **Home** page, *tap* **"Rates"**.– On the **Home** page, from the row above Active Balance.– On the **Wealth** page, from the **Cash** menu.– On the **Mobius Button**, from Transfer Balance.

For information, Foreign Currency purchases will use the Rupiah Active Balance.

### **How to buy Foreign Currency on the Home page from the "Rates" button?**

Above the Active Balance box, *tap* "Rate".– You will be taken to the exchange rate or exchange rate page.– Select **Buy** in the Foreign Currency you want, or activate it first by selecting Activate.– Specify the purchase amount, then select **Next**.– Approve the required statement on the purchase confirmation page, then select **Buy**.– You have successfully purchased Foreign Currency!

For information, there will be rounding in the Rupiah Active Balance which is used for Foreign Currency purchases.

### **How do I buy Foreign Currency from the Home page?**

– On the line above Active Balance, select the appropriate Foreign Currency.– Select **Buy**.– Specify the purchase amount (make sure you leave at least 3% of the total Active Balance), then select **Next**.– Agree to the required statement on the purchase confirmation page, then select **Buy**.– You have successfully purchased Foreign Currency!

For information, there will be rounding in the rupiah Active Balance used for Foreign Currency purchases.

### **How do I buy Foreign Currency from the Wealth page?**

– At the bottom of the screen, select **Wealth**.– After entering the Cash menu, *scroll* to the Active Balance section and select the appropriate Foreign Currency.– Select **Buy now**.– Specify the purchase amount, then select **Next**.

– Agree to the required statement on the purchase confirmation page, then select **Buy**.– You have successfully purchased Foreign Currency!

For information, there will be rounding in the rupiah Active Balance used for Foreign Currency purchases.

### **How to buy Foreign Currency from Mobius Button?**

– On the page you are currently accessing, select the **Mobius Button**.– Select **Transfer Balance**.– In the To section, *tap* the down arrow, then select the appropriate foreign currency.– Specify the purchase amount, then select **Transfer Balance**.– Agree to the required statement, then select **Buy**.– You have successfully purchased Foreign Currency!

For information, there will be rounding in the rupiah Active Balance used for Foreign Currency purchases.

### **Is there a minimum amount requirement when buying Foreign Currency at Jenius?**

You can buy Foreign Currency on the Jenius app starting from 1 USD, 1 SGD, 1 AUD, 1 EUR, 1 GBP, 1 HKD, 1 JPY, 1 THB, and 1 CNY.

### **Can I use all the funds in the rupiah Active Balance when buying Foreign Currency at Jenius?**

It can't because Jenius rounds down when converting foreign currency. So make sure you always leave funds in the rupiah Active Balance as a safeguard for decimal conversion and rounding.

### **Is there a maximum amount requirement when buying Foreign Currency at Jenius?**

Every month you can buy Foreign Currency up to USD90,000 accumulated for a total of all currencies.

### **Are there any transaction fees when buying Foreign Currency at Jenius?**

Not.

### **Are there any operating hours to buy Foreign Currency at Jenius?**

Foreign Currency purchases on the Jenius app are available at any time or 24 hours without restrictions on operating hours, including public holidays.

### **Are there other sources of funds to buy Foreign Currency at Jenius other than using the rupiah Active Balance?**

Not. Foreign Currency purchases at Jenius can only use the rupiah Active Balance.

### **What is the exchange rate that applies when I buy Foreign Currency at Jenius?**

The exchange rate of Jenius.

### **Can I save with Foreign Currency?**

Yes. According to the savings/investment options available at the time of activation, you can use Foreign Currency to save.

### **How to save Foreign Currency at Jenius?**

Just go to the Foreign Currency feature, activate the appropriate foreign currency, and then make a foreign currency purchase to top up your savings balance.

### **Do Foreign Currency Savings at Jenius earn interest?**

Yes. For USD, you will get 3% p.a. interest which is valid starting March 1, 2023.

Interest rates may change at any time according to the bank's policy and if there are any changes, they will be informed in accordance with applicable regulations.

Foreign Currency Savings at Jenius other than USD do not earn interest.

### **Is there a minimum balance to earn 3% p.a. interest on Foreign Currency savings (USD only)?**

Not. You can get 3% p.a. interest on Foreign Currency savings (USD only) with no minimum balance.

### **Is there an additional fee to earn 3% p.a. interest on Foreign Currency savings (USD only)?**

Not. You can get 3% p.a. interest on Foreign Currency savings (USD only) at no additional cost.

### **How to sell Foreign Currency on Jenius?**

There are four accesses to sell Foreign Currency in the Jenius application.– On the **Home page**, tap "**Rates**".– On the **Home page**, from the row above **Active Balance**.– On the **Wealth page**, from the **Cash** menu.– On the **Mobius Button**, from **Transfer Balance**.

For information, the sale of Foreign Currency will deduct your money in the Rupiah Active Balance.

### **How do I sell Foreign Currency from the Home page from the "Rates" button?**

– Above the Active Balance box, tap "**Rate**". – You will enter the exchange rate or exchange rate page. – Select **Sell** in the Foreign Currency you want. – Specify the amount of the sale, then select **Next**. – Approve the required statement on the purchase confirmation page, then select **Sell**. – You have successfully sold Foreign Currency!

For information, Foreign Currency sales will go to the Rupiah Active Balance.

### **How do I sell Foreign Currency from the Home page?**

– Above the Active Balance box, tap "**Rates**". – You will be taken to the exchange rate or exchange rate page.

– Select **Sell** in the Foreign Currency you want.– Specify the amount of the sale, then select **Next**.– Agree to the required statement on the purchase confirmation page, then select **Sell**.– You have successfully sold the Foreign Currency!

For information, Foreign Currency sales will go to the Rupiah Active Balance.

### **How do I sell Foreign Currency from the Wealth page?**

– At the bottom of the screen, select **Wealth**.– After entering the Cash menu, *scroll* to the Active Balance section, then select the appropriate Foreign Currency.– Select **Sell now**.– Specify the sales amount, then select **Next**.– Check the sales confirmation page, then select **Sell**.– You have successfully sold Foreign Currency!

### **How to sell Foreign Currency from Mobius Button?**

– On the page you are currently accessing, select the **Mobius Button**.– Select **Transfer Balance**.– In the From section, tap the down arrow, then select the appropriate foreign currency.– Specify the amount of the sale, then select **Transfer Balance**.– On the confirmation page, select **Sell**.– You have successfully sold Foreign Currency!

### **Is there a minimum amount requirement when selling Foreign Currency at Jenius?**

You can sell Foreign Currency on the Jenius app starting from 1 USD, 1 SGD, 1 AUD, 1 EUR, 1 GBP, 1 HKD, 1 JPY, 1 THB, and 1 CNY.

**Is there a maximum amount requirement when selling Foreign Currency at Jenius?**

Exist. The maximum sale of Foreign Currency on Jenius is USD249,000 per transaction.

**Are there any transaction fees when I sell Foreign Currency on Jenius?**

Not.

**Are there any operating hours for selling Foreign Currency at Jenius?**

Foreign Currency Sales on the Jenius app are available at any time or 24 hours with no restrictions on operating hours, including public holidays.

**What is the exchange rate that applies when I sell Foreign Currency on Jenius?**

The exchange rate of Jenius.

**Can I sell Foreign Currency to a balance other than rupiah?**

Not. The proceeds from Foreign Currency sales will automatically go to the rupiah Active Balance.

**What is rounding?**

Literally, rounding is a way of simplifying a value into larger or smaller numbers.

Jenius rounds down the results of foreign currency conversions that have a value of more than 2 decimal digits. Example: the conversion result of 5.126 is rounded to 5.12.

The goal is to make it easier for you to read the conversion results and provide accurate results.

**Why does Foreign Currency on Jenius use 2-digit decimal rounding?**

Because Jenius follows the majority of foreign currencies that have 2 decimals, making it easier for you to transact.

**What are the provisions for rounding Foreign Currencies at Jenius?**

– Rounding used is rounding down.– Rounding applies to the purchase and sale of Foreign Currency, including Foreign Currency activation.– Rounding applies to foreign currency conversion results that have a value of more than 2 decimal digits. Example: the conversion result of 5.126 is rounded to 5.12.

**Can I use Foreign Currency to withdraw cash and transact abroad?**

Yes. You can use Foreign Currency to withdraw cash and make transactions after connecting it to your m-Card.

**Why do I need to connect my Foreign Currency to my m-Card if I want to use it to withdraw cash and make transactions?**

Because the m-Card is automatically linked to the rupiah Active Balance.

If you want to use Foreign Currency to withdraw cash or make transactions, you need to connect the required Foreign Currency to your m-Card.

After completing the transaction with Foreign Currency, make sure to re-connect the rupiah Active Balance to the m-Card.

**How do I connect Foreign Currency to my m-Card from the Home page?**

– On the line above Active Balance, select the appropriate Foreign Currency.– Select **Connect to m-Card**.– Select **Yes, Next**.– You have successfully linked the Foreign Currency to the m-Card.

**How do I connect a Foreign Currency to an m-Card from the Wealth page?**

– At the bottom of the screen, select **Wealth**.– After entering the Cash menu, *scroll* to the Active Balance section, then select the appropriate Foreign Currency.– Select **Connect to m-Card**.– Select **Yes, Next**.– You have successfully connected Foreign Currency to the m-Card.

**What are the benefits of connecting Foreign Currency to an m-Card?**

You can withdraw cash and transact abroad using the appropriate Foreign Currency in the country so that the value of your money becomes more optimal because it does not need to be converted again.

**Do I need to connect my Foreign Currency to my m-Card before traveling?**

**Can I connect them when I'm already in the destination country?**

You can connect your m-Card Foreign Currency anytime and anywhere.

Do you want to go abroad before you go abroad? Yes, you want to arrive at the destination country? Can.

You can also connect Foreign Currency to your m-Card and use it for *online* transactions even if you are in Indonesia.

**If I transact abroad, but I haven't connected my Foreign Currency to my m-Card, what happens?**

If the m-Card is still connected to the rupiah Active Balance when you transact abroad, then the transaction amount will be converted from rupiah to the currency in that country and withdrawn from the rupiah Active Balance.

Conversion from rupiah to currency in that country follows the applicable fee and exchange rate requirements.

**I am transacting in the United States, but have not connected a Foreign Currency to my m-Card, can the transaction directly withdraw money to my USD balance?**

Not. Cash withdrawals and transactions will always be in the currency associated with the m-Card. Therefore, make sure the Foreign Currency you want to use is connected to your m-Card before making a transaction.

**The EDC machine when I use my m-Card abroad provides a conversion option to process transactions. Which option should I choose?**

Beforehand, make sure that the Foreign Currency in the country is already connected to your m-Card.

If so, choose to continue using the local currency/exchange rate so that your transaction is processed with the Foreign Currency that is already connected to the m-Card.  
Do not choose the currency/exchange rate according to the billing country as this will convert your transaction to rupiah.

**When a Foreign Currency is connected to an m-Card and I want to transfer money, pay bills, or *top up an e-wallet* from the Jenius app, will the transaction deduct the Foreign Currency balance?**

Not. Even though Foreign Currency is connected to the m-Card, transactions such as e-wallet top-ups, money transfers, and bill payments still use rupiah balances.

**If I transact with Jenius Pay when the Foreign Currency is connected to the m-Card, can Jenius Pay transactions withdraw money in the rupiah balance?**

Yes. Transactions with Jenius Pay can still withdraw rupiah balances even if the Foreign Currency is connected to the m-Card.

**Will my *membership subscription* payment fail if my Foreign Currency debit date is connected to the m-Card?**

No, all *membership subscription transactions* will be accepted, as long as the payment method you choose is using the Visa network.

**If I withdraw money from my savings or e-Card and x-Card when Foreign Currency is connected to the m-Card, where will the money be added? Does the money automatically go to the Foreign Currency balance?**

The money you withdraw from savings, deposits, e-Cards or x-Cards will remain in the form of rupiah balances and added to the rupiah Active Balance even if you are connecting Foreign Currency to the m-Card.

**If there is a transfer of money to the Jenius account when the Foreign Currency is connected to the m-Card, what currency will I accept?**

You will receive rupiah currency and enter the rupiah Active Balance according to the transfer nominal sent even though the Foreign Currency is connected to the m-Card.

**If I transact using a foreign currency that is not yet available on Jenius, what exchange rate applies?**

The Visa exchange rate is valid every time you use a Jenius Debit Card (m-Card, e-Card, and x-Card) for cash withdrawals, transactions at merchants using Visa Contactless abroad, POS (*point of sale*) payments, and *online transactions* in overseas *e-commerce*.

**Do I need to connect a Foreign Currency to an m-Card to make a sale or purchase?**

Not. You can directly buy and sell Foreign Currency without having to connect it to an m-Card.



**Can I see the total Foreign Currency balance at Indonesia ATMs?**

Not. You can only see the total rupiah balance at Indonesian ATMs. The transaction will be rejected by the ATM if you check the balance when the m-Card is connected to a Foreign Currency. Please check your Foreign Currency balance from the Jenius app.

**Can I withdraw cash at an Indonesian ATM when Foreign Currency is connected to an m-Card?**

Not. Currently, you cannot withdraw cash at Indonesian ATMs when Foreign Currency is connected to the m-Card.

**How much is the cash withdrawal fee at an overseas ATM if I use an m-Card connected to a Foreign Currency?**

– United States dollar Active Balance: \$1.5/transaction.– Singapore dollar Active Balance: S\$2.5/transaction.– Australian dollar Active Balance: A\$2.5/transaction.– Hong Kong dollar Active Balance: HK\$15/transaction.– British pound sterling Active Balance: £1.5/transaction.– Japanese yen Active Balance ¥200/transaction.– euro Active Balance: €2/transaction.– Thai baht Active Balance: ฿60/transaction.

– Chinese yuan Active Balance: ¥15/transaction.

You will also be charged an additional fee according to the ATM used for cash withdrawal.

**Can I withdraw cash and deposit Foreign Currency at SMBCI branches?**

Not. Currently, you cannot withdraw cash and deposit Foreign Currency cash through SMBCI branches.

You can withdraw Foreign Currency cash at foreign ATMs and add Foreign Currency balances by making Foreign Currency purchases on the Jenius application.

**Besides cash withdrawals, what are the transactions I can make with Foreign Currency?**

– Transactions at EDC machines abroad.– Online transactions in overseas *e-commerce*.

Make sure you have connected your Foreign Currency to your m-Card so that your transaction can be processed using the appropriate foreign currency.

**Can I transact at EDC Indonesia machine with Foreign Currency?**

Not. Currently, you cannot transact at EDC Indonesia machines when Foreign Currency is connected to m-Card.

**Are there any additional fees when I transact abroad with a Foreign Currency linked to the m-Card?**

Not.

**Can I transact online in overseas e-commerce using Foreign Currency?**

Yes. You can use Foreign Currency to transact in foreign *e-commerce*, both when you are in Indonesia and when you are abroad.

In addition, you can also make payments with rupiah or Foreign Currency connected to the m-Card to transact in Indonesian e-commerce as long as the payment method is using the Visa network.

**Can I transact *online* in overseas *e-commerce* that accepts payments outside of the Foreign Currency available on Jenius?**

Yes. If rupiah is linked to an m-Card, the payment will be immediately converted to the applicable currency.

If the Foreign Currency is connected to the m-Card, the currency will be converted to rupiah first, then converted to the currency applicable to the transaction.

**Can Jenius Debit Card be linked to e-wallets in China?**

Yes. You can connect your m-Card with e-wallets in China, such as Alipay and WeChat Pay.

**What should I do if I have trouble using my Jenius Debit Card abroad?**

SMBCI Care is ready to help you wherever you are. Immediately contact SMBCI Care via chat in the Jenius application.

**Can I send Foreign Currency with Jenius?**

Yes. You can send Foreign Currency to fellow Jenius and to other banks at home and abroad, except to some countries that are included in the economic sanctions group.

**What are the advantages of sending Foreign Currency with Jenius?**

– The process is practical, as easy as sending money that you usually do using Send It.– You can send Foreign Currency without additional documents and without any frequency limit.– Send Foreign Currency to fellow Jenius is an instant and free process.– Send Foreign Currency to fellow Jenius is just \$Cashtag.– Send Foreign Currency to fellow Jenius and other banks is available 24 hours without restrictions on operating hours (only for non-SWIFT networks).– Full Amount option is available (only dollars United States) when sending money.

**What are the Foreign Currencies I can send with Jenius?**

USD (United States dollar), SGD (Singapore dollar), AUD (Australian dollar), HKD (Hong Kong dollar), GBP (British pound sterling), JPY (Japanese yen), EUR (Euro), THB (Thai baht), and CNY (Chinese yuan).

**Where can I send Foreign Currency with Jenius?**

– To fellow Jenius.– You can send United States dollars to all banks and countries in the world.– You can send Foreign Currencies other than United States dollars to the bank/country of the Correspondent Bank.

Please note, sending Foreign Currency in any currency cannot be done to countries affected by economic sanctions, including Cuba, Iran, North Korea, and Syria.

**What is a sending bank?**

The bank that the sender uses to send Foreign Currency.

**What is a receiving bank?**

The bank used by the receiving party to receive Foreign Currency.

**What is a correspondent bank?**

Banks that provide services to banks or other financial institutions abroad. This service includes Foreign Currency delivery.

**What is the function of a correspondent bank?**

The correspondent bank serves as an intermediary between the sending bank and the receiving bank in the delivery of Foreign Currency.

**What is the difference between a correspondent bank and a receiving bank?**

A correspondent bank is a bank that connects the sending bank (the bank you use to send Foreign Currency) and the destination bank. Meanwhile, the destination bank is the bank that is the destination for sending Foreign Currency.

**What networks are available when sending Foreign Currency on Jenius?**

There are 2 networks when sending Foreign Currency on Jenius, namely SWIFT and non-SWIFT networks.

**What is the difference between SWIFT and non-SWIFT networks?**

SWIFT (Society for Worldwide Interbank Financial Telecommunications) is a network that connects more than 10,000 financial institutions in 212 countries. To send money over this network, you need to enter a SWIFT code consisting of 8-11 characters.

Non-SWIFT is a network that Jenius uses to send foreign currency faster and more affordably. To send money over this network, you need to enter your ACH or BSB routing number.

**What are the conditions for sending Foreign Currency with a non-SWIFT network?**

You must send the currency to the country where it is the official currency. For example, sending USD to the United States, GBP to the United Kingdom or SGD to Singapore.

## What currencies use non-SWIFT networks?

USD: United States, Guam, Puerto Rico, Virgin Islands

EUR: SEPA countries, United Kingdom

GBP: United Kingdom

SGD: Singapore

HKD: Hong Kong

AUD: Australia

## How do I send Foreign Currency to another bank with Jenius?

On the line above Active Balance on the Home page, select the appropriate Foreign Currency.– Select **Transfer**.– Select the destination country.– The Foreign currency and destination country will affect the available network, non-SWIFT or SWIFT.

### *Non-SWIFT: Fill in the amount of money first*

– Enter the amount of money sent. You can turn on the Full Amount button for USD currency sent to countries other than the United States. Select **Next**.– Complete the recipient's details, then select **Next**.– Make sure all the information is correct before selecting Yes, **Next**.

### *SWIFT: fill in the recipient's bank details first*

– Enter the recipient's bank details (SWIFT code, IBAN code, sort code, and account number). Select **Next**.– Select the destination of the transaction and complete the recipient's details, then select **Next**.– Make sure all the information is correct before selecting Yes, **Next**.– Enter the amount of money you want to send, then select **Next**. You can turn on the Full Amount button and add a note if needed.– Check the transaction details, study and agree to the Terms & Conditions, then select **Send Money**.– Enter your Jenius password, then select **Submit**.– Send foreign currency is being processed.

## How do I send Foreign Currency to another bank with Jenius?

– On the line above Active Balance on the Home page, select the appropriate Foreign Currency.– Select **Transfer**.– Enter the destination bank details (SWIFT code, IBAN code, sort code, and account number), then select **Next**.– Select the destination of the transaction and complete the recipient's details, then select **Next**.– Make sure all the information is correct, then select Yes, **Next**.– Enter the amount of money you want to send, then select **Next**. You can turn on the Full Amount button and add a note if needed.– Check the transaction details, study and agree to the Terms & Conditions, then select **Send Money**.– Enter your Jenius password, then select **Submit**.– Send foreign currency is being processed.

## How to send Foreign Currency to fellow Geniuses?

– On the line above Active Balance on the Home page, select the appropriate Foreign Currency.– Select **Transfer**.– Turn on the **Send to Jenius button**.– Enter the destination foreign currency account number. For information, each foreign currency in Jenius has a different account number.– Tap Check to check the recipient's bank account data. If the recipient's data is correct, select **Next**.– Enter the amount of money you want to send, then select **Next**.– Check the transaction details, then *tap* **Send Money**.– You have successfully sent Foreign Currency to fellow Jenius!

### **Where can I see my Foreign Currency account number on Jenius?**

– At the bottom of the screen, select **Wealth**.– After entering the Cash menu, *scroll* to the Active Balance section, then select the appropriate Foreign Currency.– Look at your account number in the account information box.

Want to copy Foreign Currency account number? Follow these guidelines.– At the bottom of the screen, select **Wealth**.– After entering the Cash menu, *scroll* to the Active Balance section, then select the appropriate Foreign Currency.– *Scroll* to the account information box, then *tap* the icon next to the account number to copy.

### **Can I see my Foreign Currency account number even if I don't have a Foreign Currency balance yet?**

Not. You must activate Foreign Currency by making an initial deposit to the Foreign Currency account.

### **How long does it take to send Foreign Currency with Jenius?**

– To fellow Jenius: instant and free process (real time).– SWIFT network: 1-5 business days from the time you make the delivery. However, the time required can be faster or slower depending on the receiving bank.– Non-SWIFT networks: generally process faster than SWIFT networks and you can monitor the progress of the transfer in the In & Out.

### **Are there operating hours for sending Foreign Currency with Jenius?**

Non-SWIFT network and send to fellow Jenius: available every day for 24 hours with no restrictions on operating hours. SWIFT network: available from 09.00 – 14.00 WIB.

### **Is there a maximum limit on the amount of Foreign Currency that can be sent with Jenius?**

Yes with the following details:USD (United States dollar): USD 100,000  
AUD (Australian dollar): USD 100,000 HKD (Hong Kong dollar) equivalent): USD 100,000SGD equivalent (Singapore dollar): USD 100,000EUR (Euro) equivalent: USD 100,000GBP equivalent (British pound sterling): USD 100,000JPY equivalent (Japanese yen): USD 99.999CNY equivalent (Chinese yuan): USD 99.999THB equivalent (Thai baht): USD 99.999 equivalent

### **Where can I see Bank SMBC Indonesia SWIFT code?**

– At the bottom of the screen, select **Wealth**.– After entering the **Cash menu**, *scroll* to the Active Balance section, then select the appropriate Foreign Currency.– Look at the SWIFT code in the account information box.

Want to copy your SWIFT code number? Follow these guidelines.– On the bottom navigation of the screen, select **Wealth**.– After entering the Cash menu, *scroll* to the Active Balance section and select the appropriate Foreign Currency.– *Scroll* to the account information box, then *tap* the icon next to the SWIFT code to copy.

## **Can I see my Foreign Currency account number even if I don't have a Foreign Currency balance yet?**

Not. You must activate Foreign Currency by making an initial deposit to the Foreign Currency account.

## **Are there operating hours for sending Foreign Currency with Jenius?**

Send Foreign Currency to fellow Geniuses There are no operating hours.

Send Foreign Currency to other banks It can only be done every Monday to Friday at 09.00 – 14.00 WIB and is not valid on national holidays.

## **Is there a maximum limit on the amount of Foreign Currency that can be sent with Jenius?**

You can send up to 99,999 US dollars or equivalent in a single send.

## **Is there a limit to the frequency of sending Foreign Currency with Jenius?**

Not. You can send foreign currency as much/as often as you want.

## **Are there any fees for sending Foreign Currency with Jenius?**

Send Foreign Currency to fellow Jenius without any fees. However, if you send to another bank, there is a fee charged depending on the availability of the network at that time, namely **the non-SWIFT or SWIFT network**.

The Foreign Currency and destination country you choose determine the available network. For more see [here](#).

If you send currency on a **non-SWIFT network**, you will be charged the following:

1. **Transfer fee** of 1% x Transfer Amount Minimum: USD 1 (equivalent) Maximum: USD 15 (equivalent)

1. **Service fee** (flat rate) USD (US dollar): USD 6 AUD (Australian dollar): AUD 10 HKD (Hong Kong dollar): HKD 60 SGD (Singapore dollar): SGD 10 EUR (Euro): EUR 8 GBP (British pound sterling): GBP 6

If you send currency with **the SWIFT network**, you will be charged the following:

1. **Provisioning fee** of 0.125% x Transfer Amount. Minimum: USD 10 (equivalent) Maximum: USD 150 (equivalent)

2. **Telex fee** of IDR 50,000 (equivalent)

Specifically for Foreign Currency in United States dollars, there is a choice of full amount fee of USD 25 (equivalent).

## **Can I send Foreign Currency from the active balance of Rupiah?**

Not. You must use a Foreign Currency balance.

## **What is a SWIFT code?**

The SWIFT (Society for Worldwide Interbank Financial Telecommunication) code is a standard bank identification code or Bank Code Identifier (BIC). This code is useful for identifying banks in specific countries and branches. The SWIFT code consists of 8 – 11 strings of letters (e.g. SUNIIDJAXXX) and is used for international bank transfers.

**What is an IBAN code?**

The IBAN (International Bank Account Number) code is a standard account numbering system. This code is used to identify individual accounts in international financial transactions.

IBAN codes consist of 18 to 34 strings of letters and numbers (example: GB33BUKB20201555555555). This code is usually used for transactions with banks in Europe.

**How do I find out the recipient's account SWIFT code or IBAN code?**

You can ask the recipient or search/verify the SWIFT code or IBAN on <https://bank.codes/>

**When do I need a SWIFT code and IBAN when sending Foreign Currency?**

You need a SWIFT code every time you send a Foreign Currency to identify a bank in a particular country or branch. Meanwhile, an IBAN code is needed when you send Foreign Currency to countries in Europe.

The IBAN code can also be a substitute for the recipient's account number. If the recipient does not have an account number, you can enter the IBAN code as the recipient's account number.

**What is a sort code?**

A code to identify a bank branch for a transfer within a country. This code consists of 6 paired numbers (example: 12-34-56) and is used in the United Kingdom and Ireland.

How can I find out the sort code of the recipient's account?

You can ask the recipient for the sort code. The sorting code can be found in bank statements, debit cards, or account books.

When do I need a sort code?

You need a sort code when sending Foreign Currency to the United Kingdom and Ireland. Please note that the sort code cannot replace the recipient's account number.

**What is an ACH routing number?**

The ACH routing number is the bank identity code for international transactions consisting of 9 digits (example: 123 456 789).

**How do I find out the ACH routing number?**

You can ask the recipient for the ACH routing number. The ACH routing number can be found in the checkbook or the bank's website.

**When do I need an ACH routing number?**

You need an ACH routing number when sending Foreign Currency to the United States. Please note that ACH routing numbers cannot replace the recipient's account number.

**What is a BSB routing number?**

A BSB (Bank State Branch) number or branch code is a 6-digit number (e.g. 123-456) to identify a branch office of an Australian bank or financial institution.

**How do I find out the recipient's BSB number?**

You can ask the recipient for the BSB number. The BSB number can be found on each bank's website.

**When do I need a BSB number?**

You need a BSB number when sending Foreign Currency to Australia. Please note that the BSB number cannot replace the recipient's account number.

**What are transfer fees?**

Transfer fees are fees charged when you make money transfers at Jenius. For details of fees, you can see [Fees, Rates & Limits](#).

**What is a service fee?**

Service fees are fees that help Jenius to provide you with the best foreign currency transfer services. Fees are flat rate and charged per transaction.

**What is Full Amount Fee?**

The fee you pay to ensure your money is sent in full/according to the amount of money you enter.

**Can Telex, Provision, or Full Amount be deducted from the rupiah Active Balance?**

Not. Telex, Provision, or Full Amount fees can only be deducted from the Foreign Currency balance used to send money.

**Will the recipient get the same amount of money I sent?**

Not necessarily because there is a possibility that the correspondent bank or the receiving bank will charge other fees. The amount and terms of this fee depend on each bank.

But you can choose the full amount option for USD for an additional fee. In addition, only shipments under JPY 500,000 to SMBC Japan will be accepted in full without deduction.

**Why is there a correspondent bank fee that reduces the amount of money I send?**

Because the correspondent bank helps you send money to the destination account.

For information, correspondent banks or intermediary banks are banks that collaborate with other banks to provide foreign currency transfer services to each other.

The amount of fees charged by the correspondent bank depends on the policy of each bank.

**How do I know if the remittance has been successful?**

Please contact the recipient to make sure the money you sent has been received.

**How do I know the progress of my money transfer?**

You can view the progress of the transfer to a specific destination country in the following ways:– In the line above Active Balance, select the Foreign Currency you want to see the transfer progress.– Select View **In & Out**.– Select the **transaction history of the Outgoing Transaction** and then select the **View** button next to Transfer Progress.



**What if I send money to the wrong account number?**

You can contact one of the following options:– Recipient bank – SMBCI Care at 1500 365 or [jenius-help@smbci.com](mailto:jenius-help@smbci.com)

– *Nearest* Jenius Booth – Nearest SMBCI Branch.

**What happens if the recipient's account currency doesn't match the Foreign Currency I send?**

The destination bank will convert the sent currency to the recipient's account currency.

**I entered the recipient's details incorrectly or incompletely, can the remittance be cancelled?**

You cannot cancel a Foreign Currency shipment that has been made. If you want to change your data, you'll have to wait for your money to be refunded.

**What causes Foreign Currency to fail to be sent?**

– The recipient's account number and/or recipient's data are incorrect or incomplete.– The recipient is a person who is included in the OJK (Financial Services Authority) Black List, terrorist list, or National Black List.– Transactions that require additional documents (e.g., transaction invoices).– Not passing AML (Anti-money laundering) screening."

**If the Foreign Currency fails to be sent, will my money be refunded?**

Yes. Jenius will refund your money to the Foreign Currency balance used to send money and it is recorded as the Return category in In & Out.

For information, your money will be refunded to the Foreign Currency balance according to the amount of the transfer and deduction from the corresponding bank (if any). Please note that refunds do not include Provisioning Fee, Telex Fee or Full Amount Fee.

**If the Foreign Currency fails to be sent, can I get a full refund?**

The money will be refunded in full amount (including Provision, Telex, and Full Amount Fees) if the reason for cancellation is that it does not pass AML (Anti-money laundering) screening. In addition, the money returned is the Transfer Amount.

Please note that the money returned may not necessarily be the same as the previous Transfer Amount as it adjusts for the prevailing rate at the time and the fees charged by the receiving bank or the correspondent bank.

**If Foreign Currency fails to be sent, how long does it take for a refund?**

Jenius cannot confirm the return time as it depends on the policies of the correspondent bank and the receiving bank.

**Can I accept Foreign Currency with Jenius?**

Yes. You can receive Foreign Currency from fellow Jenius and from other banks around the world.

### **What are the advantages of accepting Foreign Currency with Jenius?**

– The value of the money you receive is more optimal because each Foreign Currency in the Jenius application has a different account number.– If you receive money from a fellow Jenius, the sender does not need to incur any fees.

### **What are the Foreign Currencies I can accept with Jenius?**

USD (United States dollar), SGD (Singapore dollar), AUD (Australian dollar), HKD (Hong Kong dollar), GBP (British pound sterling), JPY (Japanese yen), EUR (Euro), THB (Thai baht), and CNY (Chinese yuan).

### **Can I receive the same amount of money when receiving Foreign Currency from another bank?**

Not necessarily because there is a possibility that the correspondent bank will charge other fees. The amount and terms of this fee depend on each bank. However, for JPY shipments from SMBC Japan, you will get the same amount of money. More info here

### **How do I find my SWIFT code and Foreign Currency account number?**

– At the bottom of the screen, select **Wealth**.– After entering the Cash menu, *scroll* to the Active Balance section, then select the appropriate Foreign Currency.– After entering the Details page, you can find the account number and SWIFT code in **the Account Information**.

### **What is the SWIFT code of Jenius or Bank SMBC Indonesia?**

The SWIFT code of Jenius or Bank SMBC Indonesia is SUNIIDJA.

### **Do I need to activate Foreign Currency if I want to receive Foreign Currency from Jenius or other banks?**

Yes. You need to activate Foreign Currency and make an initial deposit to receive Foreign Currency from Jenius or other banks.

### **How long does it take to receive foreign currency from Jenius or other banks?**

The time it takes to receive foreign currency on Jenius depends on the policies of the correspondent bank and the sending bank.

### **What data do the sender need to fill in to be accepted into my Foreign Currency account?**

The foreign currency sender must fill in your data as the recipient (name, contact, address, etc.) according to the data registered with the bank.

For address data, the sender can include your address listed on your ID card.

### **What happens if the sender's recipient name is different from the data registered with the bank?**

If the sender lists the recipient's name that is different from the name registered with the bank, the foreign currency sent has the potential to be returned to the sender.

**What happens if the currency in my account doesn't match the foreign currency being sent?**

The bank will convert the foreign currency sent according to your Foreign Currency account at the prevailing exchange rate at Bank SMBC Indonesia.

**Why is the nominal amount of money when I buy or sell Foreign Currency on Jenius different from during the simulation?**

This is because the foreign exchange rate can change at any time according to economic conditions and Bank Indonesia policies.

**Can I see a simulation of Foreign Currency exchange rates to other foreign currencies?**

Not. You can only see a simulation of the exchange rate from Foreign Currency to rupiah or vice versa.

**Can I set a transaction limit for Foreign Currency?**

Yes. You can determine the spending limit per transaction and the cash withdrawal limit at ATMs for all Foreign Currencies you have by following the following guidelines.

– At the bottom of the screen, select **Wealth**.– After entering the Cash menu, *scroll* to the Active Balance section, then select the appropriate Foreign Currency.– On the Details page, *scroll* to the Card Transaction Limit section.– Select **Change**.– Set the spending limit per transaction and daily withdrawal limit at ATMs, then select **Save**.– You have successfully changed the Foreign Currency limit!

**How do I view my transaction history with Foreign Currency?**

– On the line above Active Balance, select the appropriate Foreign Currency.– Select **View In & Out**.

**How long is the history of transactions with Foreign Currencies in At & Out recorded?**

Not. In & Out only stores Foreign Currency transactions for the last 6 months.

**What is the transaction history with Foreign Currencies recorded on Moneytory?**

Not. Moneytory only records transactions in Rupiah.

**Can I still transact with Foreign Currency if I block my m-Card?**

Yes. You can still buy, sell, send, and receive Foreign Currency when your m-Card is Temporarily Blocked.

If your m-Card is Permanently Blocked, you can only buy and sell Foreign Currency.