

How Should I Pay?

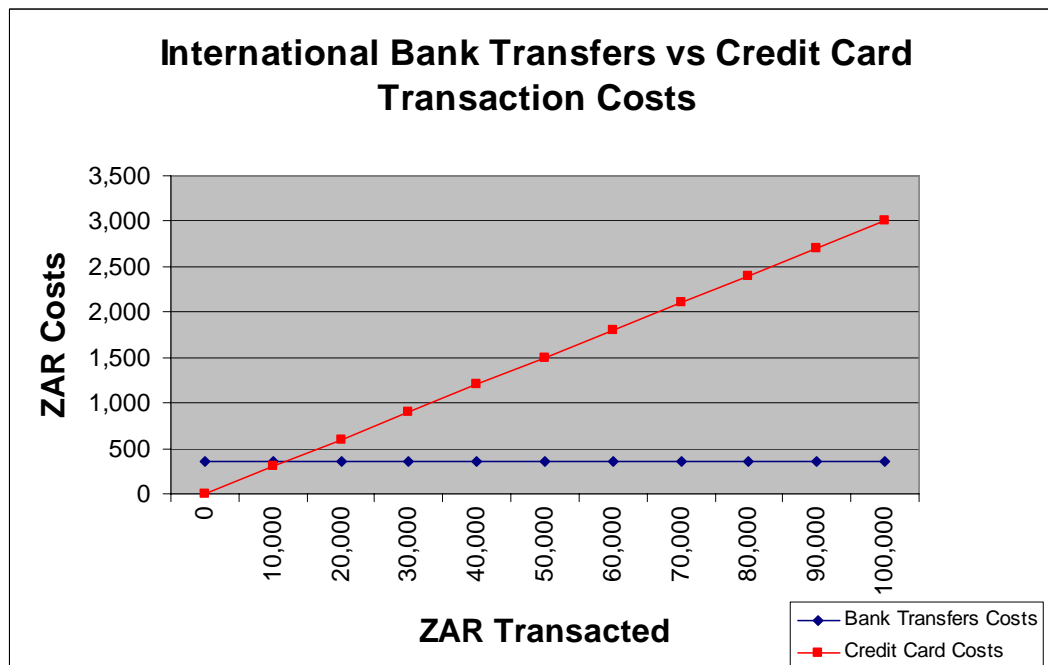
Our customers can pay for all of their travel services booked by bank transfer or online, using their credit card. We recommend that all payments over R10,000 are done by international bank transfer as it is the cheaper method of transferring funds, but we will leave that decision up to you.

Here are the facts, Bank Transfer vs Credit Card payment.

Credit Card	International Bank Transfer
Safe and secure.	Safe and secure.
Cancellation and curtailment: depending on the type of credit card, you <u>may</u> have cancellation and curtailment insurance when paying using your credit card.	Cancellation and curtailment insurance: this is left up to you.
Fees: Credit card companies typically transact your foreign currency into Rands at a rate of 2.5% to 3.0% <u>worse</u> than the Inter-bank rate. (Please see below for a cost comparison) South Africa 365 does not charge an additional transaction fee for using your credit card.	Fees: Your foreign currency will be transacted into Rands at the Inter-bank rate. You will absorb the international transfer fee, usually a flat rate of EURO 40 (approx R360). Please consult your bank for their exact fee structure.
Timing: payment is received within 3 working days.	Timing: Payment generally take 5 - 7 working days to be received (please allow ample time for payments to be received).
Perks: You may receive loyalty points from your credit card company.	Money Management: You are able to go on vacation debt free and spend on that credit card.

When do international bank transfers make sense?

There is a break-even for the various payment methods, after this point it simply costs you more to pay via your credit card. For payments over R10,000 we recommend international bank transfers.



Note: Figures above based on a flat rate for international transfers of EUR40 (ZAR 360) and a 3% difference between inter bank rate and credit card rate. (The difference can be as great as 5 % in some cases)