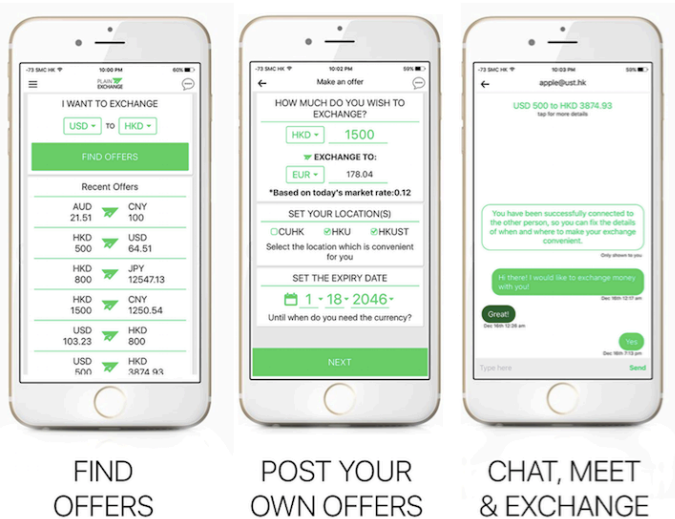
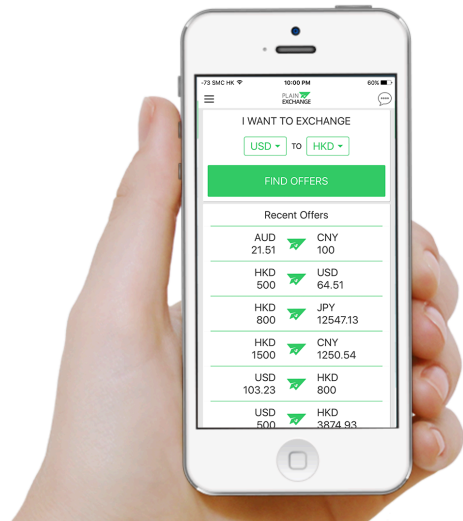


CURRENCY GUIDE



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& EXCHANGE

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EXCHANGE

Singapore Dollar(SGD)

Everything that you need to check if the currency you are getting is real.

SINGAPORE DOLLAR (SGD)

Notes in circulation:

PAPER: \$1, \$20, \$100, \$500, \$1000, \$10,000

PLASTIC: \$2, \$5, \$10, \$50

1. Use these links to compare the currency you have with the images of the authentic SGD notes and the placement of all the security features.

"Know your money" (guide) issued by Monetary Authority of Singapore

<http://www.mas.gov.sg/~media/Currency/KYM%202013/4%20Detection%20of%20Counterfeit%20Currency.pdf>

Security features and their graphical examples

<http://www.mas.gov.sg/Currency/Security-Features/How-to-identify-genuinenotes.aspx>

2. What are the security features of the authentic Singapore dollar notes?

UV reflection

If the note is real, it does not reflect UV light and, therefore, does not glow when exposed to that light.

The Singaporean Lion

The Singapore Lion symbol appearing near the watermark is printed simultaneously with the same image on the front and back of the note. When the note is held up to the light, the Singapore Lion symbol on the front registers perfectly with the image on the back.

SINGAPORE DOLLAR (SGD)

Intaglio portrait of Encik Yusof bin Ishak

Hand-engraved and printed in intaglio ink, the portrait serves as a unique anti - counterfeiting feature. The fine lines of the engraving are difficult to imitate or reproduce.

Intaglio print

The intaglio print gives the real note the tactile feel of raised print. The prints are finely done so that tiny details are clearly defined. A counterfeit note is usually printed on lower quality paper and has a smooth and waxy feel.

Colour of the serial numbers

For the real note, one should be printed in black and the other in brown.

Microprint (use a magnifying glass)

- The text "BOARD OF COMMISSIONERS OF CURRENCY SINGAPORE" or "MONETARY AUTHORITY OF SINGAPORE" is in micro-letters above the four official languages of the word SINGAPORE on the front of the note. To a naked eye, it looks like a borderline
- the text 'BCCS' or 'MAS' in micro-letters in the shadow of the denomination numeral can be clearly seen
- the text on the front of the note, 'BOARD OF COMMISSIONERS OF CURRENCY SINGAPORE' or 'MONETARY AUTHORITY OF SINGAPORE' forms a continuous pattern inside the denomination numeral
- the text on the back of the note, 'MAJULAH SINGAPURA' forms a continuous pattern. As for the \$1,000 note, the entire lyrics of Majulah Singapura are in micro print

SINGAPORE DOLLAR (SGD)

\$10,000 Specimen Note

Specimen notes have no value and are not legal tender, however sometimes they are found in circulation. If the name 'SPECIMEN' is printed in red across the front and back, the serial numbers are printed in red, and the prefix of the serial number is '8PN', then the note is not considered as valid.

\$1 coin features

The laser mark on a genuine coin will show a dense micro-pattern of circles under magnification. Attempts to replicate the bi-metallic effect on a counterfeit coin is usually achieved through the use of paint instead of two different types of metals

Polymer Notes Features

- A see-through window with a multi-tonal image of the Singapore Arms
- A clear window with the denomination numeral embossed in it, with repetitive patterns of the denomination numeral on the top and bottom
- A watermark-like image of President Yusof bin Ishak is visible when viewed with transmitted light
- A security thread in the shape of the Singapore island

Note: Singapore has a special agreement with the governments of Brunei that establishes the system of free interchangeability of their respective currencies. This means that both of the countries exchange each others currency at par, without charge and banks, including retailers, accept it as a deposit.

There is a \$20 note issued jointly by the Singapore and Brunei governments and it has special security features listed below:

SINGAPORE DOLLAR (SGD)

Portrait of Singapore's first President

The late Encik Yusof bin Ishak, and the text "Yusof bin Ishak, First President of Singapore" below it. As with the \$10, \$5 and \$2 polymer notes, MAS has continued with the portrait series for the \$20 polymer notes as the public is familiar with the series.

A stalk of the "Dendrobium Puan Noor Aishah" orchid

It is placed besides the portrait of Encik Yusof bin Ishak.

Two interlocking "C"s (representing the two countries' currencies)

The C's are printed with the text "BRUNEI DARUSSALAM · SINGAPORE and CURRENCY INTERCHANGEABILITY AGREEMENT 1967 - 2007". At the intersection, the state crests of both countries and the text "Forty Years" symbolize the nexus of the agreement.

Distinctive national landmarks of Singapore

Among the landmarks there are Esplanade Theatres on the Bay and buildings along the city's waterfront, and Brunei's Omar 'Ali Saifuddien Mosque with the Royal Barge and the water village.

Two see-through windows

There is one on the top-left hand side and the other at the bottom-right corner.

A stylised gold Singapore Lion Symbol

It appears together with a hidden image, beside the top-left hand window. An image of the Singapore Arms will appear at varying angles.

SINGAPORE DOLLAR (SGD)

The security thread in the shape of the Singapore island

A colour switching feature on the lower left and right edges of the note that changes from red to gold at varying angles.

For the images of the design of the note look here:

<http://www.mas.gov.sg/currency/currency-interchangeability-agreement-with-brunei.aspx>

3. Here are some general references where you can find information about all currencies, their security features and images of their design, in case you would like to find information which is not covered by this guide:

Banknote News: breaking news about international paper & polymer money -

<http://www.banknotenews.com/>

Currency Guide: counterfeit money detection know-how

<http://currencyguide.eu>

SINGAPORE DOLLAR (SGD)

4. What to do if you come across counterfeit currency?*

1. **Do not accept the currency.** Make sure you explore our guide before the exchange and remember the telltale signs of authentic currency.
2. If you suspect that the money is counterfeit, after the exchange, **do not use it to make purchases or pass it onto another person.** You would be perpetrating a serious crime.
3. **Note down the details** and all the information that you can recall about the person who gave you the money, the date and time of the event and the amount of currency.
4. **Report** to the local police, monetary authority or a bank (see contact details below).
5. **Forward these details with the username of the person, date, place of exchange and the amount exchanged to our community manager at sandra@plainexchange.xyz** so that we can identify the perpetrator.

Monetary Authority of Singapore

E-mail: webmaster@mas.gov.sg

Telephone: (65)-6225-5577

* Please be aware that it is your responsibility to make sure that the money you are offering and accepting is authentic. It is recommended that you read this guide and look at the pictures of authentic notes before the exchange happens. Plain Exchange is unable to exclude the possibility of counterfeit, however we will take every measure to support you and assist you in identification of the user, who offered fake currency, and in the reporting process.