




























Sending money from UNITED KINGDOM to ZIMBABWE

Data collected on: Mar 27, 2018

120.00 GBP

Firm	Product	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (GBP)	Amount Received	Transfer Speed	Network Coverage
Western Union		6.90	2.96	8.71	10.45	188.16		
MoneyGram		6.90	3.38	9.13	10.96	188.11		
Mukuru		3.35	1.83	4.62	5.54	194.31		
WorldRemit		2.90	2.53	4.95	5.94	195.04		
ExpressLinks UK		6.80	1.83	7.49	8.99	188.46		
Western Union		4.90	0.99	5.07	6.08	191.75		
Western Union		2.90	2.99	5.40	6.48	195.02		
MoneyGram		9.70	5.18	13.27	15.92	183.00		
Uber Remit		4.60	3.83	7.66	9.19	192.04		

USD

Firm	Product	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (USD)	Amount Received	Transfer Speed	Network Coverage
Western Union			2.96	8.71				
MoneyGram			3.38	9.13				
Mukuru			1.83	4.62				
WorldRemit			2.53	4.95				
ExpressLinks UK			1.83	7.49				
Western Union			0.99	5.07				
Western Union			2.99	5.40				
MoneyGram			5.18	13.27				
Uber Remit			3.83	7.66				

120.00 GBP

	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (GBP)	Total Average Mar 2018 7.37	Total Average Dec 2017 8.61
Money Transfer Operator Average	5.76	2.87	7.67	9.20		
Bank / Money Transfer Operator Average	2.90	2.53	4.95	5.94		
Total Average	5.44	2.84	7.37	8.84		
Total Average in Dec 2017	5.77	3.80	8.61	10.33		

0.00 USD









	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (USD)	Total Average Mar 2018 7.37	Total Average Dec 2017 8.61
Money Transfer Operator Average	0.00	2.87	7.67	0.00		
Bank / Money Transfer Operator Average	0.00	2.53	4.95	0.00		
Total Average	0.00	2.84	7.37	0.00		
Total Average in Dec 2017	0.00	3.80	8.61	0.00		

300.00 GBP

Firm	Product	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (GBP)	Amount Received	Transfer Speed	Network Coverage
MoneyGram		18.70	5.18	11.42	34.26	467.22		
Uber Remit		10.00	3.83	7.16	21.48	482.70		
MoneyGram		9.90	3.38	6.68	20.04	482.94		
Western Union		8.90	2.96	5.92	17.76	484.73		
ExpressLinks UK		9.80	1.83	5.09	15.27	483.37		
Western Union		9.90	0.99	4.29	12.87	483.34		
Western Union		2.90	2.99	3.95	11.85	495.02		
WorldRemit		3.90	2.53	3.83	11.49	493.34		
Mukuru		5.99	1.83	3.82	11.46	489.83		

USD

Firm	Product	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (USD)	Amount Received	Transfer Speed	Network Coverage
MoneyGram			5.18	11.42				
Uber Remit			3.83	7.16				
MoneyGram			3.38	6.68				
Western Union			2.96	5.92				
ExpressLinks UK			1.83	5.09				
Western Union			0.99	4.29				














Western Union 	2.99	3.95		
WorldRemit 	2.53	3.83		
Mukuru 	1.83	3.82		

300.00 GBP

	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (GBP)	Total Average Mar 2018 5.80	Total Average Dec 2017 7.17
Money Transfer Operator Average	9.51	2.87	6.04	18.12		
Bank / Money Transfer Operator Average	3.90	2.53	3.83	11.49		
Total Average	8.89	2.84	5.80	17.39		
Total Average in Dec 2017	10.11	3.80	7.17	21.50		

0.00 USD

	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (USD)	Total Average Mar 2018 5.80	Total Average Dec 2017 7.17
Money Transfer Operator Average	0.00	2.87	6.04	0.00		
Bank / Money Transfer Operator Average	0.00	2.53	3.83	0.00		
Total Average	0.00	2.84	5.80	0.00		
Total Average in Dec 2017	0.00	3.80	7.17	0.00		

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|--|--|---|
|  Bank account |  Main city |  Less than one hour |
|  Card |  Major cities |  Same day |
|  Cash |  Nationwide | Next day |
|  Mobile |  Rural only | 2 days |
|  On-line |  Urban only | 3-5 days |
|  Prepaid card | | 6 days or more |