















Sending money from BELGIUM to MOROCCO

Data collected on: Mar 26, 2018

140.00 EUR

Firm	Product	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (EUR)	Amount Received	Transfer Speed	Network Coverage
Western Union		4.50	1.58	4.80	6.72	1,509.33		
MoneyGram		5.00	1.49	5.06	7.08	1,505.13		
Ria		5.00	2.90	6.47	9.06	1,483.65		
La Poste via Western Union		4.50	1.58	4.80	6.72	1,509.33		
MoneyTrans		5.00	2.99	6.56	9.18	1,482.30		
Attijariwafa Bank		5.00	1.75	5.32	7.45	1,501.20		
WorldRemit		5.99	1.93	6.20	8.68	1,487.51		
Small World		5.00	4.20	7.77	10.88	1,463.76		
Western Union		4.50	1.58	4.80	6.72	1,509.33		
Western Union		0.00	0.58	0.58	0.81	1,575.29		
MoneyGram		3.00	0.52	2.66	3.72	1,542.48		
MoneyTrans		3.00	2.99	5.13	7.18	1,504.26		
WorldRemit		4.99	1.93	5.49	7.69	1,498.61		
Atena Money Tranfert		5.00	4.14	7.71	10.79	1,464.75		
 Banque Populaire		4.00	0.00	2.86	4.00	136.00		

USD

Firm	Product	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (USD)	Amount Received	Transfer Speed	Network Coverage
Western Union			1.58	4.80				
MoneyGram			1.49	5.06				
Ria			2.90	6.47				

La Poste via Western Union		1.58	4.80		
MoneyTrans		2.99	6.56		
Attijariwafa Bank		1.75	5.32		
WorldRemit		1.93	6.20		
Small World		4.20	7.77		
Western Union		1.58	4.80		
Western Union		0.58	0.58		
MoneyGram		0.52	2.66		
MoneyTrans		2.99	5.13		
WorldRemit		1.93	5.49		
Atena Money Tranfert		4.14	7.71		
Banque Populaire		0.00	2.86		

140.00 EUR

	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (EUR)		
Bank Average	4.50	0.88	4.09	5.73	Total Average Mar 2018 5.08	Total Average Dec 2017 5.69
Money Transfer Operator Average	4.00	2.12	4.98	6.97		
Money Transfer Operator / Post office Average	4.17	2.52	5.50	7.69		
Bank / Money Transfer Operator Average	5.49	1.93	5.85	8.19		
Total Average	4.30	2.01	5.08	7.11		
Total Average in Dec 2017	4.95	2.15	5.69	7.96		

0.00 USD




























	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (USD)		
Bank Average	0.00	0.88	4.09	0.00	Total Average Mar 2018 5.08	Total Average Dec 2017 5.69
Money Transfer Operator Average	0.00	2.12	4.98	0.00		
Money Transfer Operator / Post office Average	0.00	2.52	5.50	0.00		
Bank / Money Transfer Operator Average	0.00	1.93	5.85	0.00		
Total Average	0.00	2.01	5.08	0.00		
Total Average in Dec 2017	0.00	2.15	5.69	0.00		




















345.00 EUR

Firm	Product	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (EUR)	Amount Received	Transfer Speed	Network Coverage
------	---------	-----	--------------------------	------------------------	------------------	-----------------	----------------	------------------

Western Union		5.90	1.58	3.29	11.35	3,777.23		
MoneyGram		8.00	1.49	3.81	13.14	3,757.25		
Ria		5.00	2.90	4.35	15.01	3,736.60		
La Poste via Western Union		5.90	1.58	3.29	11.35	3,777.23		
MoneyTrans		5.00	2.99	4.44	15.32	3,733.20		
Attijariwafa Bank		5.00	1.75	3.20	11.04	3,780.80		
WorldRemit		12.99	1.93	5.69	19.63	3,685.31		
Small World		5.00	4.20	5.65	19.49	3,686.52		
Western Union		5.90	1.58	3.29	11.35	3,777.23		
Western Union		0.00	0.58	0.58	2.00	3,881.97		
MoneyGram		3.00	0.52	1.39	4.80	3,850.58		
MoneyTrans		3.00	2.99	3.86	13.32	3,755.16		
WorldRemit		4.99	1.93	3.37	11.63	3,774.11		
Atena Money Tranfert		5.00	4.14	5.58	19.25	3,689.00		
 Banque Populaire		4.00	0.00	1.16	4.00	341.00		

USD

Firm	Product	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (USD)	Amount Received	Transfer Speed	Network Coverage
Western Union			1.58	3.29				
MoneyGram			1.49	3.81				
Ria			2.90	4.35				
La Poste via Western Union			1.58	3.29				
MoneyTrans			2.99	4.44				
Attijariwafa Bank			1.75	3.20				
WorldRemit			1.93	5.69				
Small World			4.20	5.65				
Western Union			1.58	3.29				


















Western Union		0.58	0.58		
MoneyGram		0.52	1.39		
MoneyTrans		2.99	3.86		
WorldRemit		1.93	3.37		
Atena Money Tranfert		4.14	5.58		
Banque Populaire	 	0.00	1.16		

345.00 EUR

	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (EUR)		
Bank Average	4.50	0.88	2.18	7.52	Total Average Mar 2018	Total Average Dec 2017
Money Transfer Operator Average	4.73	2.12	3.49	12.05		
Money Transfer Operator / Post office Average	4.63	2.52	3.86	13.33		
Bank / Money Transfer Operator Average	8.99	1.93	4.53	15.63		
Total Average	5.25	2.01	3.53	12.18		
Total Average in Dec 2017	6.65	2.15	4.08	14.07		

0.00 USD

	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (USD)		
Bank Average	0.00	0.88	2.18	0.00	Total Average Mar 2018	Total Average Dec 2017
Money Transfer Operator Average	0.00	2.12	3.49	0.00		
Money Transfer Operator / Post office Average	0.00	2.52	3.86	0.00		
Bank / Money Transfer Operator Average	0.00	1.93	4.53	0.00		
Total Average	0.00	2.01	3.53	0.00		
Total Average in Dec 2017	0.00	2.15	4.08	0.00		

-  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