


































## Sending money from UNITED KINGDOM to UGANDA

Data collected on: Jun 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		8.90	6.04	13.46	16.15	536,000.84		
Western Union		6.90	5.04	10.79	12.95	556,762.27		
MoneyGram		9.90	4.13	12.38	14.86	541,994.04		
Small World		4.90	3.74	7.82	9.38	568,919.59		
Dahabshiil		7.20	1.68	7.68	9.22	187.80		
Ria		6.00	3.79	8.79	10.55	563,160.00		
Xpress Money		8.00	0.72	7.38	8.86	570,970.40		
azimo		2.99	5.54	8.03	9.64	567,538.28		
WorldRemit		3.99	3.06	6.39	7.67	1,264.11		
ExpressLinks UK		3.00	3.60	6.10	7.32	579,150.00		
Lyca Remit		2.50	0.72	2.80	3.36	598,993.16		
MoneyGram		9.70	4.18	12.26	14.71	542,696.67		
Uber Remit		1.00	7.01	7.84	9.41	568,199.52		
Wave		0.00	2.37	2.37	2.84	601,560.00		

### USD

Firm	Product	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (USD)	Amount Received	Transfer Speed	Network Coverage
Western Union			6.04	13.46				
Western Union			5.04	10.79				
MoneyGram			4.13	12.38				
Small World			3.74	7.82				
Dahabshiil			1.68	7.68				
Ria			3.79	8.79				
Xpress Money			0.72	7.38				

azimo		5.54	8.03		
WorldRemit		3.06	6.39		
ExpressLinks UK		3.60	6.10		
Lyca Remit		0.72	2.80		
MoneyGram		4.18	12.26		
Uber Remit		7.01	7.84		
Wave		2.37	2.37		

### 120.00 GBP

	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (GBP)	Total Average Jun 2018 8.15	Total Average Mar 2018 8.07
Money Transfer Operator Average	5.46	3.74	8.28	9.94		
Bank / Money Transfer Operator Average	3.99	3.06	6.39	7.67		
<b>Total Average</b>	<b>5.36</b>	<b>3.69</b>	<b>8.15</b>	<b>9.78</b>		
<b>Total Average in Mar 2018</b>	<b>5.08</b>	<b>3.84</b>	<b>8.07</b>	<b>9.68</b>		

### 0.00 USD

	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (USD)	Total Average Jun 2018 8.15	Total Average Mar 2018 8.07
Money Transfer Operator Average	0.00	3.74	8.28	0.00		
Bank / Money Transfer Operator Average	0.00	3.06	6.39	0.00		
<b>Total Average</b>	<b>0.00</b>	<b>3.69</b>	<b>8.15</b>	<b>0.00</b>		
<b>Total Average in Mar 2018</b>	<b>0.00</b>	<b>3.84</b>	<b>8.07</b>	<b>0.00</b>		

### 300.00 GBP

Firm	Product	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (GBP)	Amount Received	Transfer Speed	Network Coverage
Western Union		8.90	6.04	9.01	27.03	1,404,409.04		
Western Union		6.90	5.04	7.34	22.02	1,429,131.86		
MoneyGram		9.90	4.13	7.43	22.29	1,428,087.83		
Small World		9.90	3.74	7.04	21.12	1,433,914.63		
Dahabshiil		18.00	1.68	7.68	23.04	469.50		
Ria		16.00	3.79	9.12	27.36	1,402,960.00		
Xpress Money		11.00	0.72	4.38	13.14	1,473,307.54		
azimo		2.99	5.54	6.53	19.59	1,440,599.48		
WorldRemit		5.99	3.06	5.06	15.18	1,463,431.83		
ExpressLinks UK		3.00	3.60	4.60	13.80	1,470,150.00		

Lyca Remit		2.50	0.72	1.55	4.65	1,516,599.69		
MoneyGram		12.70	4.18	8.41	25.23	1,413,569.84		
Uber Remit		1.00	7.01	7.34	22.02	1,427,660.98		
Wave		0.00	2.37	2.37	7.11	1,503,900.00		

## USD


Firm	Product	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (USD)	Amount Received	Transfer Speed	Network Coverage
Western Union			6.04	9.01				
Western Union			5.04	7.34				
MoneyGram			4.13	7.43				
Small World			3.74	7.04				
Dahabshiil			1.68	7.68				
Ria			3.79	9.12				
Xpress Money			0.72	4.38				
azimo			5.54	6.53				
WorldRemit			3.06	5.06				
ExpressLinks UK			3.60	4.60				
Lyca Remit			0.72	1.55				
MoneyGram			4.18	8.41				
Uber Remit			7.01	7.34				
Wave			2.37	2.37				

## 300.00 GBP

	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (GBP)	Total Average Jun 2018 6.28	Total Average Mar 2018 6.25
Money Transfer Operator Average	7.91	3.74	6.37	19.11		
Bank / Money Transfer Operator Average	5.99	3.06	5.06	15.18		
<b>Total Average</b>	<b>7.77</b>	<b>3.69</b>	<b>6.28</b>	<b>18.83</b>		
<b>Total Average in Mar 2018</b>	<b>7.24</b>	<b>3.84</b>	<b>6.25</b>	<b>18.75</b>		

## 0.00 USD

	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (USD)	Total Average Jun 2018 6.28	Total Average Mar 2018 6.25
Money Transfer Operator Average	0.00	3.74	6.37	0.00		
Bank / Money Transfer Operator Average	0.00	3.06	5.06	0.00		
<b>Total Average</b>	<b>0.00</b>	<b>3.69</b>	<b>6.28</b>	<b>0.00</b>		
<b>Total Average in Mar 2018</b>	<b>0.00</b>	<b>3.84</b>	<b>6.25</b>	<b>0.00</b>		

 Bank account

 Card

 Cash


 Mobile

 On-line

 Prepaid card


 Main city

 Major cities

 Nationwide

 Rural only

 Urban only


 Less than one hour

 Same day

 1 Next day

 2 2 days

 3-5 3-5 days

 6+ 6 days or more