

How Shyft helps you invest easily at Glacier International

15 February 2024

Investing offshore with Glacier International has never been easier. Imagine a world where you could make an investment using foreign currency without the need for an offshore bank account or completing copious amounts of paperwork. That world is here, and its name is Shyft, a forex payment app, that couldn't make offshore investing any easier, if it tried.

Invest offshore simply with Glacier International

If you need to move funds to invest at Glacier International, it couldn't be easier. Traditionally, offshore investing involved having an international bank account to transfer funds from, or enlisting the help of a forex service provider.

Now, simply transfer your investment in rands from your South African bank account onto Shyft, convert it to the currency you need and make the forex payment into the offshore investment, such as the Glacier Offshore Investment Plan or the Glacier International Global Life Plan. The options are preloaded onto the Shyft app already so no need to submit or load new bank account details. It's really as simple as that.

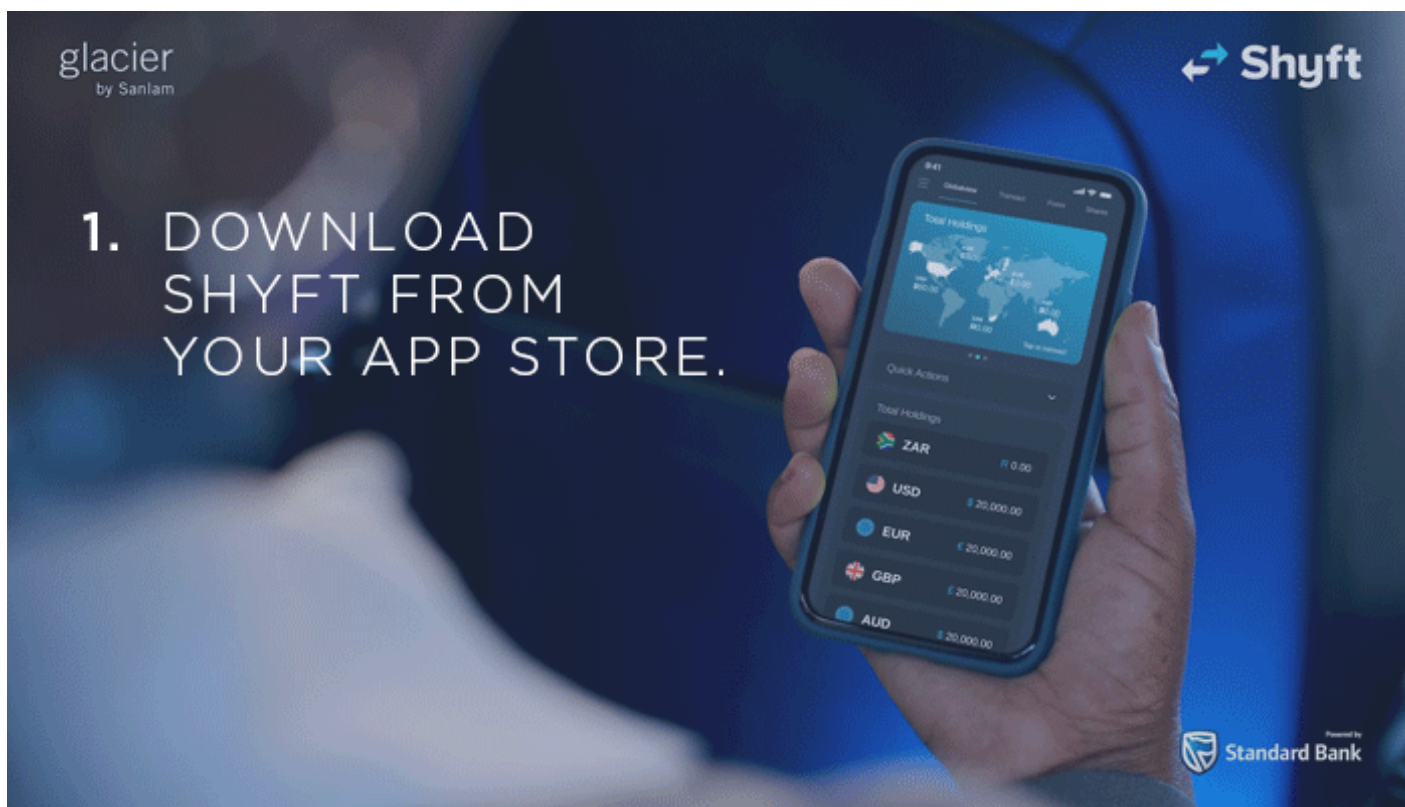
What is Shyft?

It's a payment app that converts rands into four currencies – US dollars, Australian dollars, euros and pound sterling.

Here's what to do:

1. [Download Shyft](#) from your app store.
2. Create an account by following the prompts.
3. Transfer your rands from your South African bank account onto the Shyft app. You can then exchange your rands into the currency that you need.
4. Use the foreign currency to make payments online or abroad, pay for things when you travel,

trade currencies, and of course, invest offshore.



[Download the Shyft app from getshyft.co.za](https://getshyft.co.za)

Shyft saves time, paperwork, effort and is cost-effective. And it's free to use with no monthly fees. Also, Shyft offers some of the best and cheapest foreign exchange rates in the market, with low transaction fees.

Three steps to offshore investing

1. You're ready to invest offshore and the funds are available in your South African bank account, but you need to convert them to a foreign currency such as US dollars.
2. You have been screened for FICA by your authorised intermediary and approved for investment.
3. You make the physical payment into the investment e.g., Offshore Investment Plan, using Shyft.

[Learn more about Shyft and how it is a gamechanger in offshore investing](#)

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Glacier International is a division of Sanlam Life Insurance Limited, a licensed life insurer, financial services and registered credit provider (NCRCP43).

The Glacier Offshore Investment Plan is a flexible, discretionary savings vehicle which offers investors the opportunity to invest offshore, accessing different markets and currencies. It is administered by Glacier Financial Solutions (Pty) Ltd.

The Global Life Plan is an offshore endowment policy issued via Sanlam Life Bermuda branch.

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Glacier Financial Solutions (Pty) Ltd.

A member of the Sanlam Group

Private Bag X5 | Tyger Valley 7536 | Email client.services@glacier.co.za | Tel +27 21 917 9002 / 0860 452 364 | Fax +27 21 947 9210 | Web www.glacier.co.za | Reg No 1999/025360/07

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Private Bag X8 | Tyger Valley 7536 | Tel +27 21 950 2600 | Fax +27 21 950 2126 | Web www.smmi.com |*Reg No 2002/030939/07

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Glacier International is a division of Sanlam Life Insurance Limited

Sanlam Life Insurance Ltd. | Email life@sanlam.co.za | Tel + 27 21 916 5000 / 0860 726 526 | Fax +27 21 947 9440

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