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April 2026

BEYOND THE BLOCKADE: UNDERSTANDING THE GEOPOLITICAL WEIGHT OF THE STRAIT OF HORMUZ

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BEYOND THE BLOCKADE: UNDERSTANDING THE GEOPOLITICAL WEIGHT OF THE STRAIT OF HORMUZ

Of all the forces impacting the global economy, fragile maritime routes are now playing a major role. One of the most sensitive areas today is the Strait of Hormuz. This narrow waterway, between the Persian Gulf and the Gulf of Oman, is very important for the world's energy supply.

When tensions escalate in this corridor, the consequences extend far beyond the region. They trigger a systemic "Hormuz Effect", a term that has developed as a journalistic and market shorthand. The effect reflects a recalibration of global inflation, energy security, and the very architecture of international diplomacy.

Anatomy of a Critical Chokepoint

Geographically, the Strait of Hormuz is relatively narrow, spanning only 21 miles at its most constricted point. Despite its modest size, it facilitates the transit of approximately 21 million barrels of oil per day, which is approximately 20% of global petroleum liquid consumption. More crucially, it is the primary exit route for nearly all liquefied natural gas (LNG) from Qatar.

The "Hormuz Effect" refers to the disproportionate global impact caused by even a minor threat to this passage. When shipping is disrupted, the world does not just lose oil; in many ways it loses the predictability required for stable financial markets.

Economic Shocks and the Inflationary Spiral

The immediate consequence of the disruption is a geopolitical risk premium embedded in crude prices. In the spring of 2026, Brent crude prices surged past $125 per barrel as maritime traffic slowed to a fraction of its normal volume.
For major energy importers, particularly in Asia, this translates to immediate fiscal pressure. Beyond the gas pump, the effect penetrates the agricultural sector. Since the Gulf is a hub for global fertilizer production, a blockade in Hormuz forces a spike in farming costs, ultimately manifesting as food inflation on dinner tables.

Geopolitical Vetting and the New Maritime Norm

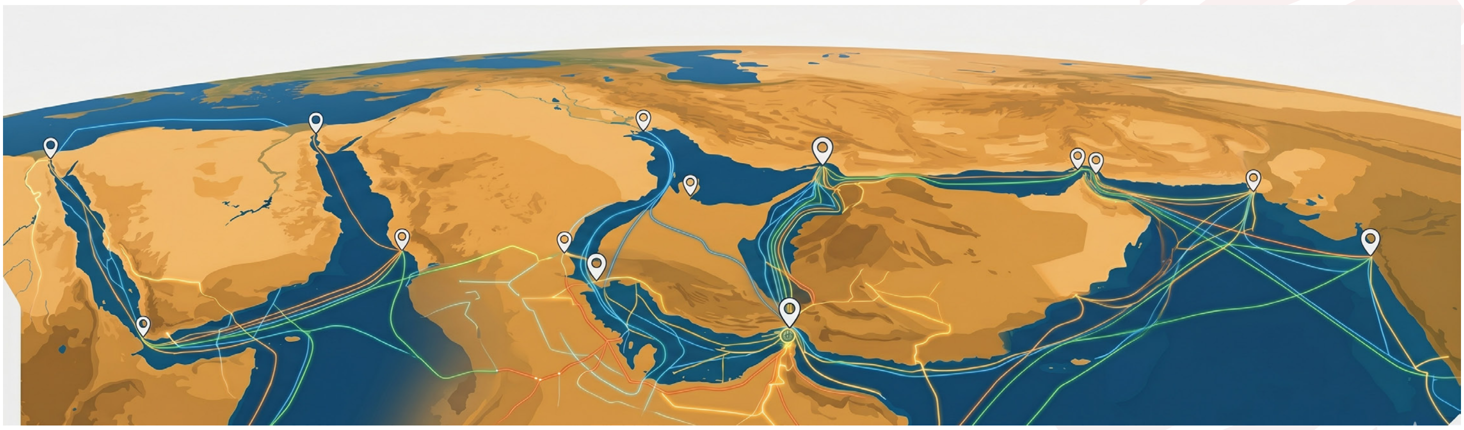
The current landscape has shifted from total blockades to a more sophisticated, selective access strategy. Sovereignty over these waters is being used as a diplomatic lever, where passage is sometimes contingent on geopolitical alignment or the payment of informal transit fees.

This weaponization of geography challenges the long-held principle of transit passage under international law. As nations navigate these restricted waters, a two-tier shipping situation is emerging. Those with diplomatic clearance and those forced into costly, weeks-long detours around the Cape of Good Hope.

The Strategic Imperative for the Future

The volatility of the Strait of Hormuz is accelerating a global pivot toward energy independence and alternative logistics. From the expansion of overland pipelines across the Arabian Peninsula to the fast-tracking of renewable infrastructure, the world is seeking to de-risk its reliance on this singular chokepoint - thereby insulating itself from the 'Hormuz Effect'.

While the Strait remains the world's most vital energy artery, the enduring Hormuz Effect has proven that strategic security now lies in diversification. To understand where the global economy may move next, one must closely observe this 21-mile stretch.



INDIA'S NEW CREDIT REPORTING RULES AND THE IMPACT ON NRIs

The Indian financial sector has entered a transformative era. As of April 1, 2026, the Reserve Bank of India has initiated a fundamental overhaul of credit score reporting. For overseas individuals maintaining financial ties to India, these changes represent a critical change.

Borrowers would do well to understand how these new guidelines turn credit reports into dynamic, near-real-time financial diaries. This high-frequency reporting ensures that the financial identity of every individual remains current and accurately reflects their most recent fiscal choices.

The Shift to High-Frequency Reporting

The most profound structural change is the transition from a relaxed, fortnightly reporting cycle to a relatively more rigorous weekly framework. Previously, banks and financial companies submitted borrower data once or twice a month, causing delays of several months before loan closures or missed payments were reflected on credit profiles.

Under the new regime, lenders must submit incremental data files to credit information companies every seven days. This specific reporting targets the seventh, fourteenth, twenty-first, twenty-eighth, and the end of each month. While the transition officially commenced in April, the central bank granted lenders a compliance extension until July 1, 2026.

Additionally, a new mandate dictates that no new credit cards can be issued without a verified Permanent Account Number, tightening tax identity links.

Why the Reserve Bank Acted

Financial regulators are constantly striving for absolute transparency. By mandating a weekly update cycle, the Reserve Bank of India aims to eliminate the significant information lag that previously defined the credit ecosystem.
Lenders require precise risk assessment tools to operate effectively in a modern economy. This swift data exchange fosters a highly disciplined credit market by instantly capturing both good financial behaviour and delinquency. The move serves as a safeguard against systemic risks by providing an accurate pulse of the nation's total debt burden.

What This Means for Borrowers

This heightened frequency brings immediate consequences and many benefits. The days of enjoying a relaxed grace period are over. A single missed instalment is now reported within days, causing an almost immediate drop in credit scores.
Conversely, prudent financial actions are rewarded at an unprecedented speed. When borrowers prepay large loan amounts or pay off large credit card balances, their creditworthiness improves within a week. This quick reflection allows individuals to secure new loans at better interest rates without the agonizing wait. Furthermore, error dispute resolutions will be significantly expedited due to the constant stream of data.

The Broader Global Context

These updates reflect parallel global financial trends, such as the United States' transition to trended data models like Vantagescore. To comply with this stringent new landscape, borrowers must always prioritize flawless financial discipline.
Automating payments for all obligations and maintaining buffer funds in primary accounts are essential strategies. With this change, checking credit profiles just once a year will no longer be sufficient for anyone. With scores fluctuating weekly, proactive monitoring and better discipline remains the most prudent way to thrive in this new reality.

News Corner

Reuters | My News

India seen holding rates as 'Goldilocks' phase gives way to stress

By Jaspreet Kalra

April 6, 2026 10:27 AM GMT+5:30 · Updated 4 hours ago

Aa

A man walks past the Reserve Bank of India (RBI) logo outside its headquarters in Mumbai, India, June 6, 2025. REUTERS/Francis Mascarenhas/File Photo Purchase Licensing Rights

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India seeks 2.5 million metric tons of urea amid Middle East supply amid Hormuz supply hit

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India is stepping up efforts to secure fertiliser supplies, with plans to import 2.5 million metric tonnes of urea as it works to stabilise availability in the domestic market amid tightening conditions linked to the US-

moneycontrol

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Home › News › Opinion › UAE's economic miracle is facing its worst stress test

UAE's economic miracle is facing its worst stress test

SAIBAL DASGUPTA • APRIL 06, 2026 / 08:56 IST

The UAE's brand with its implied promise of safety and business opportunity is under a massive strain as Iran rains missiles and cluster bombs on it. Its economy would alter drastically as the Emirates' rulers are likely to invest heavily in air defence systems and survival mechanism

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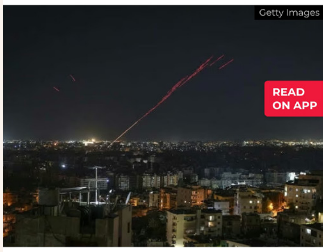
Iran has limited the impact of US strikes, intelligence says



Iran has limited the impact of US strikes, intelligence says

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IMF expects ECB to raise rates by half a percentage point in 2026

From brecorder.com

The European Central Bank should lift its key interest rate twice this year to combat an energy-driven inflation surge, but should then reverse these moves in 2027, the International Monetary Fund's European Department chief said on Friday. "Under our reference scenario, we would expect the ECB to raise rates by about 50 basis points in 2026 in order to maintain a neutral monetary stance," Alfred Kammer, the head of the IMF's European Department, told Reuters. "Then, in 2027, rates could come down again. If you want to keep the real policy interest rates constant, you would

Business Standard

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India explores new sources of LNG amid West Asia supply disruptions

Importers explore cargoes from Russia and Norway as Qatar supply disruptions and geopolitical tensions force diversification and raise questions over sanctioned LNG sourcing

India has been diversifying energy imports, including sourcing crude oil from Russia and Venezuela. Image: Bloomberg

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Beyond growth: Understanding China's GDP stability in Q1 of 2026

Opinion • 20:00, 16-Apr-2026
Zhou Jingtong

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A vessel departing from the ore terminal of Caofeidian Port Area in Tangshan Port in Tangshan, north China's Hebei Province, April 15, 2026. /Xinhua

Middle East Economy

The UAE's economic resilience: A blueprint for stability in an unstable world

What truly sets the UAE apart is its forward-looking and visionary mindset

The UAE's decision-making processes are characterized by efficiency and agility - qualities that have proven invaluable during crises

Published: Fri 17 Apr 2026, 11:30 AM

In an era marked by geopolitical tensions, climate disruptions, and global financial uncertainty, the United Arab Emirates stands

THE ECONOMIC TIMES

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WORLD NEWS

Asia relying on US crude to replace Middle East supply

Asia relying on US crude to replace Middle East supply (Representative image)

BBC

Trump threatens to fire Fed chair Powell if he doesn't leave in May

1 day ago

Archie Mitchell, Business reporter and **Ana Faguy,** on Capitol Hill

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US President Donald Trump has threatened to fire Federal Reserve Chair Jerome Powell if he does not step aside at

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EUR/GBP edges up as firmer Eurozone inflation contrasts with cautious BoE

- EUR/GBP edges higher around 0.8715, posting modest gains on Friday.
- Rising Eurozone inflation supports expectations of future monetary tightening in the Eurozone.
- The Pound Sterling remains fragile despite stronger UK GDP data as the BoE signals patience on rates.

ALJAZEERA | LIVE

UK's Starmer under fire over report Mandelson failed security vetting

Gov's spokesperson says Starmer had no knowledge of the Foreign Office overriding the security recommendation.

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UK Prime Minister Keir Starmer has apologised for the appointment of Peter Mandelson, who was fired from his role as UK ambassador to the US over his ties to Jeffrey Epstein [AFP]

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LIST OF CORRESPONDENT BANKS WITH SWIFT ARRANGEMENT

Currency Details	Bank & Address	SIB's A/c no. with them	SWIFT Code
USD (US Dollar)	**J P MORGAN CHASE BANK NA, 383 Madison Avenue New York, New York 10179 ABA Routing Number: 021000021**	906918203	CHASUS33
	The Bank of New York Mellon (BNY Mellon), 240 Greenwich Street NY 10286, USA ABA ROUTING NO: 021000018	803-3162-716	IRVT US3N
	Standard Chartered Bank, One Madison Avenue, New York, NY 10010-3603 ABA ROUTING NO: 026002561	3582021649001	SCBLUS33
CNY/CNH	Icici Bank Ltd, Hong Kong , Unit 1504b-1505, Level 15 International Commerce Centre 1 Austin Road West Kowloon Hong Kong	852049536	ICICHKHHRTG (Intermediary Bank - Bank of China, BIC -BKCHHKHH838)
GBP (Pound Sterling)	**J P MORGAN CHASE BANK NA, 25 Bank Street, Canary Wharf London United Kingdom E14 5JP IBAN: GB03CHAS60924280035960**	80035960	CHASGB2L
	Standard Chartered Bank, 1 Basinghall Avenue, London EC2V 5DD, United Kingdom IBAN Number: GB88 SCBL 6091 0412 6928 56	01269285601	SCBLGB2L
EURO	**J P Morgan SE , Taunustor 1,** 60310 Frankfurt am Main , Germany, IBAN: DE55501108006231419232	6231419232	CHASDEFX
	Standard Chartered Bank (Germany) GMBH, Franklinstrasse 46-48 60486 Frankfurt /Main, Germany, IBAN:DE40512305000018160002	018160002	SCBLDEFX
JPY (Japanese Yen)	**Standard Chartered Bank,** 21st Floor Sanno Park tower Tower 2-11-1 Nagatacho, Chiyoda-ku Tokyo 100-6155 Japan	23762101110	SCBLJPJT
CAD (Canadian Dollar)	**The Bank of New York Mellon(BNY Mellon),** 240 Greenwich Street NY 10286, USA	8033060042	IRVTUS3N (Intermediary bank:- Royal Bank of Canada, Toronto ROYCCAT2)
CHF (Swiss Franc)	**Zurcher Kantonalbank,** Hardstrasse 201, Zrich (Prime Tower) IBAN Number : CH9500700070001284444	0-0700-01284444	ZKBKCHZZ80A
AUD (Australian Dollar)	**State Bank of India,** Suite 31.02, Australia Square,264, George Street Sydney,NSW 2000, Australia	30113039120001	SBINAU2SXXX
AED (UAE Dirham)	**Mashreq Bank,** P O Box1250, Riqa, Diera Dubai, UAE, IBAN No : AE960330000019030000172	019030000172	BOMLAEAD
SGD (Singapore Dollar)	**DBS Bank Ltd** 12 Marina Boulevard, Marina Bay Financial Centre Tower 3, Singapore-018982	037-003682-0	DBSSSGSG
SAR (Saudi Riyal)	**Al Rajhi Bank,** Head Office, Al Olayia Main Street – Riyadh, Al Akaria Building 3, P.O. Box 28, Riyadh – 11411 Saudi Arabia.	IBAN: SA0780000100608010055456	RJHISARI

LIST OF EXCHANGE HOUSES/BANKS HAVING RUPEE DRAWING ARRANGEMENT WITH SOUTH INDIAN BANK

Country	Name of the Bank/ Exchange Company	Remittance Facility
UAE	Hadi Express Exchange, P.O Box 28909, Dubai, UAE Ph: 00971-43537650	SIB Express
	Al Ahaliya Money Exchange Bureau, P.O Box 2419, Abu Dhabi, UAE Ph: 00971-26270004	SIB Express
	M/s. Khalil AL Fardan Exchange, Shop 06 Yousufnasser Abdulla, Al Nasser Building Al Sabkha, Deira Dubai	SIB Express
	Al Fardan Exchange Company, P.O Box 498, Abudhabi, UAE Ph: 00971-26223222	SIB Express
	Al Ansari Exchange, Head office, P.O Box 6176, Dubai, UAE Ph: 00971-26224421/26108888/43772666	SIB Express
	Sharaf Exchange LLC, P.O Box 29040, Dubai, UAE Ph: 00971-43554560	SIB Express
	Lulu International Exchange LLC, P.O Box 4059, Plot No. C-210 Muroor Road, Abu Dhabi, UAE Ph: 00971-26421800	SIB Express
	Joy Alukkas Exchange, P.O Box 171468, Bur Dubai, UAE Ph : 00971-42522900	SIB Express
	M/s. Alfanow Payment Services LLC Address: Unit 401, Floor 4, Onyx Tower 2, Sheikh Zayed Road Dubai, United Arab Emirates	SIB Express
	Lulu International Exchange LLC, P.O Box 4059, Plot No. C-210 Muroor Road, Abu Dhabi, UAE, Ph: 00971-26421800	SIB Express
	M/s. Horizon Exchange, S112 R13 Building Karama Shopping Complex, Dubai, UAE	SIB Express
	GCC Exchange, P.O Box 41704, Al Sabkha, Deira, Dubai, UAE	SIB Express
	Delma Exchange, P.O Box 129869, Abu Dhabi, UAE Ph: 00971-26225511/26225544	SIB Express
	Federal Exchange, Mohammed Bin Zayed City, P.O. Box 29407, Abu Dhabi, UAE. Tel : +971 2 555 8851	SIB Express
	M/s Send Exchange, Zayed 1st Electra Street, Khalfan Megar Al Suwaidi Building, Abu Dhabi, UAE	SIB Express
	M/s DAR Exchange, Abu Baker Al Siddique Street, Deira Dubai, P O Box 87073, Dubai, UAE	SIB Express
	Al Jaber Exchange, Unit No G15, Ground Floor, Mazyad Mall, 79 street, Mohammed Bin Zayed City, Abudhabi	SIB Express
	M/s. Baniyas Exchange, Units No 8 And 9 Ground Floor, Bldg Mohammed Mubarak Al Mansoor,UAE	SIB Express
	M/s. Al Bader Exchange, Unit No 1, Ground Floor Building of Ali Saeed Al Badi Mahdar Al Maryah, Street Abudhabi, UAE	SIB Express
	M/s. Alfanow Payment Services LLC Address: Unit 401, Floor 4, Onyx Tower 2, Sheikh Zayed Road Dubai, United Arab Emirates	SIB Express
	M/s. Xpress Money Services LTD, Unit 209 210, Al Sarab Tower, ADGM Square Al Maryah Island, Abudhabi, UAE	SIB Express
	M/s. Salim Exchange, Salim Exchange Management Office 703 Al Hisn Tower, Rolla Sharjah, United Arab Emirates	SIB Express
Kuwait	UAE Exchange Centre, Kuwait, P.O Box 26155, Postal Code: 13122, Safat, Kuwait, Ph: 00965-22459417	SIB Express
	National Exchange Co., P.O Box 11520, Postal Code: 15355, Dasma, Kuwait SIB Express Ph: 00965-5736603	SIB Express
	M/s Kuwait Asian International Exchange Co W.L.L, Office No. 48 Adel & Anwar Mustafa Thunayan Al Ghanim Complex, Street 7 Block 73, Fahaheel Area, Kuwait Tel: +965-23912944	SIB Express
	M/s Wall Street Exchange Co WLL, P.O. Box : 29942, Safat, 13160, Kuwait Tel:+965 1822055 Ext. #115	SIB Express
	M/s. U J Exchange Company, Hawally, Tunis Street, Block 7,Al-Fajr complex -Shop 24, Safat13127, Kuwait Tel: +965 22286600 | +965 60724866	SIB Express
	M/s. Al Zamil Exchange Company, Shop 00011 Sadoun Aljasem, Alyaqoub Fahd Alsalem St Qibla, Kuwait. Ph: +96597893745	SIB Express
Oman	Joyalukkas Exchange LLC (formerly Majan Exchange LLC) P.O Box 583, Postal Code: 117, Sultanate of Oman. Ph: 00968-24794017	SIB Express
	Oman International Exchange, P.O Box 994 Postal Code: 114, Hay Al mina, Sultanate of Oman, Ph: 00968-24834954	SIB Express
	Hamdan Exchange Co., Head Office, P.O Box 190 Postal code: 211, Salalah, Sultanate of Oman Ph: 00968-23211258/24830893	SIB Express
	M/s Wasel Exchange SAOC, PB 3548, PC 112, Ruwi, Muscat, Oman. Ph: 00968 9263 8801	SIB Express
	M/s Purushottam Kanji Exchange Co LLC, P O Box 41, Postal Code100, Sultanate of Oman	SIB Express
	M/s. First Exchange LLC, Building No 3146, Way No 3727 South Ghubra, Muscat, Oman.	SIB Express
	M/s.Al Amanah International Exchange LLC, Al Qurm, Wilayat Bousher, Muscat, Sultanate of Oman	SIB Express
Mauritius	M/s. AT Services Topco, 4th Floor Ebene Skies, Rue De L Institut Ebene, Mauritius, 80817	SIB Express
Bahrain	N.E.C BSC (c) (formerly Nonooo Exchange Co)., P.O Box 11970, Manama, Bahrain Ph: 0097317230905	SIB Express
	Zenj Exchange Co., P.O Box 236, Manama, Bahrain Ph: 0097317224352	SIB Express
	M/s Bahrain India International Exchange Co. BSC (c) , P.O Box :3204, Manama, Kingdom Of Bahrain	SIB Express

LIST OF EXCHANGE HOUSES/BANKS HAVING RUPEE DRAWING ARRANGEMENT WITH SOUTH INDIAN BANK

Country	Name of the Bank/ Exchange Company	Remittance Facility
Qatar	Al Fardan Exchange Co., P.O Box 339, Doha, Qatar, Ph: 00974-4335117	SIB Express
	Gulf Exchange Co., P.O Box 4847, Doha, Qatar Ph: 00974-4383222	SIB Express
	City Exchange Co., Near Arab Roundabout/Souq Al Najadah, P.O Box 16081, Doha, Qatar Ph: 00974-4435060	SIB Express
	M/s Al Dar for Exchange Works W.L.L, P.O Box 24048, Nuaijah, IBA xBuilding, C-Ring Road, Doha, Qatar Ph: 00974-4566514	SIB Express
	M/s Islamic Exchange Co., P.O Box 80925, Doha, Qatar Ph: 00974-4422718	SIB Express
	Al Sadd Exchange, Post Box.17127, Al Ameer Street, Fareej Al Soudan , Doha– Qatar Ph: +974 44323334	SIB Express
	Doha Exchange Co WLL, Al Jasra Souq Waqif, Doha, Qatar +974 44510733	SIB Express
	M/s. Global For Exchange And Money Transfer Services, Al Mansoura Area Ibn Dirhem P O Box 280, Doha , Qatar.	SIB Express
	Habib Qatar International Exchange Ltd, G – 038, Ground level, City Centre mall, West Bay- Dafna, Doha, Qatar	SIB Express
Saudi Arabia	Al Rajhi Bank, P.O Box 28, Riyadh 11411, Kingdom of Saudi Arabia Ph: 0096612116000	TT (Swift)
	Arab National Bank, P.O Box 56921, Riyadh 11564, Saudi Arabia Ph: 00966590302887	TT (Tele Money)
Singapore	International Exch. Co. (S) Pte Ltd., 111, North Bridge Road, #01-17/18, Peninsula Plaza, Singapore-179098 Ph: 006563387749	SIB Express
Australia	Flyworld Money Exchange Pty Ltd, 49 Princes Highway, Dandenong Vic, 3175, Australia. Ph: 0449 891 010	SIB Express
	PFG Forex Pty Ltd, 189 B South Center Road, Tullamarine, VIC 3043, Australia. SIB Express Ph: +61-3-9001 5864	SIB Express
	M/s. Smart Remittance Pty Ltd, No 1 309 315, George Street, 2000, Sydney, Australia	SIB Express
Canada	Buckzy Payments INC. 67 Young Street. Suite 701, Toronto, ON M53 1J8. Ph: 91 98470 41060	SIB Express
	M/s U Remit International Corporation, 1500-4, Robert Speck Parkway,Mississauga, L4Z 1S1, Toronto, Ontario, Canada. Ph No: +971 544465611	SIB Express
United Kingdom	M/s GCC Exchange UK Ltd, 90, High Street, Southall, Middlesex-UB1 3DB, United Kingdom Ph : +442085712065	SIB Express
	M/s Direct Remit Limited, 444 Edgware Road, London, W2 1G Ph: +971 527553421, +971 553407625	SIB Express
	M/s KMB International Money Transfer Ltd, 88 Caledonian Road, King's Cross, London N1 9DN, United Kingdom Ph: +44 7309058496	SIB Express
	M/s Horizon Remittance Ltd, 115 Uxbridge Road, London, W12 8NL, United Kingdom. Tel: +44208 746 0588 | Mob +447749475175	SIB Express
	M/s Daytona Capital Management Limited (DCM), WeWork Aviation House, DD-01C102-017, 125 Kingsway, London, WC2B 6NH, United Kingdom. Ph +44 2032862244	SIB Express
	M/s Teeparam exchange Limited, 261 London Road, Croydon London, Pin CRO2RL, United Kingdom	SIB Express
	M/s Shift Financial Services Ltd, 200 First central, 6th floor, Office 22, Lakeside Drive, London, England, UK, NW10 7FQ	SIB Express
USA	M/s Muthoot Finserve USA INC, 1407, Oak Tree Road, Iselin, New Jersey, 08830, USA customersupport@muthootgroup.us Ph 91-8137990642	SIB Express
	M/s Wall Street Finance LLC, 1055 Westlakes Drive, Suite 175, Berwyn, PA19312, USA Ph: +1 267 205 2213	SIB Express
Seychelles	M/s Raji Exchange Limited, K B Emporium Building, Rue de Diolinda, Providence Industrial Estate, Mahe Island, P O Box 1212, Victoria, Seychelles Ph No: +248 2505020	SIB Express
	M/s. Vision Money Transfer Limited, Sound and Vision House, P O Box 708, Victoria Mahe Seychelles.	SIB Express
Jordan	M/s ZamZam Exchange LLC, Wasfi Altall ST, Amman, Jordan (962) 7244844 | (962) 778878878/ 776211343	SIB Express
Kenya	Flex Money Transfer Limited, Suite 13, 4th Floor, The Greenhouse, Ngong' Road, Nairobi, Kenya Ph: +254 203861100 | Office Mobile: +254781304137	SIB Express
Uganda	M/s. Upesi Money Transfer U Limited, Shop Number 106 Plot 13, Mukwano Courts Kampala, Uganda	SIB Express

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