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Which currency you pay in, and why your bank charged something else

Billing & Payments

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Which currency you pay in, and why your bank charged something else

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Your account bills in one currency, and it is always the same one: on this brand invoices are issued in **meticais (MZN) or in US dollars (USD), whichever is set on your account**. That is the figure on the invoice, and that is the amount due.

The methods we accept in Mozambique

Method	Worth knowing
M-Pesa, e-Mola and mKesh	Mobile money from Vodacom, Movitel and Tmcel. It is the quickest route for everyday amounts.
Entity and Reference (SIMO)	Paid at an ATM or in online banking using the invoice entity and reference.
Bank card and PayPal	Charged in dollars by the processor - see the note about your bank's amount, below.
Bank transfer	The most used for larger amounts. It is the only one needing manual confirmation - see **the five stages of a bank transfer**

Why your bank charged a different amount

It is the question we get most, and the answer is not ours: when you pay by **card or PayPal**, the conversion is done by the processor and your bank, at their rate and on their day. Three things can move the figure:

What moves the amount	Who decides it
The day's exchange rate	The payment processor. It changes daily, and it is not the rate you see in the news.

What moves the amount	Who decides it
The conversion fee	**Your bank.** Many charge a percentage on purchases in foreign currency.
The transfer fee	Your bank and the correspondent bank, on international transfers. There can be more than one.

If you transfer, send the full invoice amount.
On international transfers some banks deduct their fee from the amount sent. When that happens, less arrives than the invoice asks for and it ends up **partially paid** - the service does not activate and the difference has to be settled afterwards. Choose the option where charges are borne by the sender.

Paying from another country

You do not have to be in the country to pay. Card, PayPal and cryptocurrency work from anywhere; it is the local methods - mobile money, ATM references - that need an account in the country. If you are abroad and your usual method does not appear, that is why.

Seeing prices in another currency

On the website, prices may be shown in another currency to give you a sense of them - but that is a **reference**, not an alternative price. The invoice always comes out in the account's currency, and the conversions shown on the site use a rate that is not updated by the minute. **The number that counts is the one on the invoice.**

Want to change your account's currency?
It can be changed, but it is not an option on your side, because it affects invoices already issued and renewals already scheduled. Talk to us and we will explain what changes before anything moves - in most cases it is not worth it.

For how to pay each invoice, step by step, see **how to pay your invoice**. For the issuing calendar and the deadlines up to suspension, see **why your invoice shows this amount**.

NEED A HAND?

Paid and the amount does not match? Send us the invoice number.

Open a ticket →

The currency of each store

The currency is set on the account, and every invoice comes out in it. Which ones are available depends on the store where the account was opened:

- **Angola:** kwanzas (AOA) or US dollars (USD).
- **Mozambique:** meticais (MZN) or US dollars (USD).
- **International store:** US dollars (USD), and also Brazilian reais (BRL), kwanzas (AOA), South African rand (ZAR), meticais (MZN), euros (EUR), Nigerian naira (NGN), pounds sterling (GBP) and Kenyan shillings (KES).

To see the currency of your account, open any invoice in My Interweb: the amounts are shown in it.

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