**TRANS AFRICA 2023 – 2024**

**SPENDING MONEY**

The following is based on previous experiences of ours and our travellers and information from our local contacts. Please bear in mind recent global price increases and fluctuations in currency exchange rates. We always recommend having a contingency fund!

Personal spending money can vary so much between travellers, so we aim to offer some advice to help you plan.  Generally speaking, we would suggest you budget on approximately £300 per month (from Ghana to Angola) and £100 to £145 per week (from Namibia to Egypt) to cover you for some meals out, drinks, communications, souvenirs and other general spending**.** **Please remember that our personal spending money suggestions do not include paying for Optional Excursions or visas, nor your Local Payment, therefore these should be accounted for separately**. It is always worth having a bit extra as a buffer for those ‘must buy’ purchases you may find en route!  It is also worth holding a contingency fund in case you need to fly over any sections if we are unable to obtain visas or a country becomes too unstable to travel through.

As we are a British based company, we make recommendations in GBP sterling, however if you are for example an American traveller there would be no need to convert your US dollars into GBP.  You would simply take the equivalent amount in dollars.  See below for further clarity on this.  If you have questions about this or would like to check how widely accepted your home currency is then please do not hesitate to ask.   
   
**We recommend the following to be used as a guide - including a few days layover in Cape Town:**   
Accra to Cape Town   -   approx £1400   
Accra to Nairobi         -   approx £2800   
Accra to Cairo           -   approx £4000

**HOW TO BRING YOUR MONEY:**

You will need to bring US Dollars for the Local Payment as wells as for visas (see the Visa section under the Essential Information tab of your Trans Africa trips on our website).

Beyond this, in regards to your spending money, we recommend bringing part of this also in hard currency ($/£/€), which you will then exchange in Africa to local currency. Whilst the rates will vary for all three currencies from one country to the next, if your home currency is American Dollars or Euros, these 2 currencies are generally accepted. British Pounds are not accepted in West and Central Africa.

Past Oasis travellers have fed back that they have felt, as a general rule it is best to bring your money as **US$ cash.**

If you are coming from the Eurozone, Euros cash are also accepted in some countries and can be the preferred currency in many West African nations (particularly those with a European colonial history). It will also depend on the exchange rate at the time of your trip as to which currency is better

British pounds are also accepted in Southern Africa, and some East African countries, as well as Egypt, Ghana and countries with a British colonial past.  Scottish pounds are not accepted so we advise leaving these at home.  We also advise to bring £50 worth of SA Rand in Cash, as this may be needed if we arrive into Namibia or South Africa on a weekend and the banks/ATMs are closed.

US dollars dated pre-2013 are generally not accepted in Africa **so please ensure your notes are dated 2013 onward**. Please remember to bring US$ notes in good condition - old, torn, marked bills are difficult to spend. The rate of exchange for small denomination $US bills are usually slightly less than larger bills, but it is still advisable to bring an assortment of both as some activities and operators will not have the facility to give large amounts of change.

Pre-paid travel currency cards are also an option if you are concerned about bringing all your money in cash - BUT **DEFINITELY BRING AT LEAST 60% of your spending money in cash**. Some travellers worry about carrying so much money with them, however all Oasis Overland trucks are equipped with a safe for the security of your money and passport.

Cash machines/ATMs are becoming more available throughout Africa. Whilst they provide a convenient way to access your funds, we do not recommend relying solely on them, as during power shortages they will not work, and they often run out of cash. If you do plan to use these machines to access your funds from time to time, it is advisable to contact your bank BEFORE travelling and detail your itinerary to them – banks will often suspect fraudulent transactions when your card is used in Africa and will frequently block travellers cards.  ATMS usually have a limit of around $100 - $200 and can charge high fees for withdrawing cash. **Remember that MasterCard is not widely accepted, but Visa and Visa Debit are.**

To save on bank fees and exchange rates we recommend you look at some of the new online based banks and payment cards. For example, Revolut, offers a visa card you can top up and use worldwide with no extra charges for cash withdrawals or local payments. Other options to look at include Monzo and Starling.

**WHAT CURRENCY IS GOOD WHERE?**

Below is a guideline of what currencies are best to exchange in each country. This information is compiled from our previous trips and is a rough guide only:

**£**  - Pounds Sterling

**$** - US Dollars

**€**  - Euro

**ATM**  - Automatic Teller Machines/Cash Machine

**GHANA** : **Currency is Cedis**

€, $, £ cash can be changed easily

ATM machines available in larger cities and towns.

**TOGO** : **Currency is West CFA**

$ and € cash can be changed.

A better rate is given for larger denominations (50’s, 100’s) in cash.

ATM machines available

**BENIN** : **Currency is West CFA**

$ and € cash can be changed.

A better rate is given for larger denominations (50’s, 100’s) in cash.

**NIGERIA** : **Currency is Naira**

€ , $ and £ cash can be changed easily – better rates are obtained changing cash rather than using an ATM machine.

ATM machines available in larger cities.

**CAMEROON** : **Currency is Central CFA**

$ and € cash can be changed.

A better rate is given for larger denominations (50’s, 100’s) in cash.

ATM machines available in large cities.

**GABON** : **Currency is Central CFA**

$ and € cash can be changed.

A better rate is given for larger denominations (50’s, 100’s) in cash.

**CONGO** : **Currency is Central CFA**

€ and $ cash can be changed.

ATM machines available in cities.

**DRC** : **Currency is Congolese Franc**

$ cash can be changed and also used.

**ANGOLA** : **Currency is Kwanza**

$ cash only, we do not recommend using ATM machines in this country, due to rising exchange rates.

**NAMIBIA** : **Currency is Namibian Dollar**

€, $, £ cash can be changed easily with commissions charges.

ATM machines available throughout the country.

**SOUTH AFRICA**: **Currency is South African Rand**

€, $, £ cash can be changed easily with commissions charges.

ATM machines available throughout the country.

**BOTSWANA** : **Currency Pula**

€, $, £ cash can be changed easily with commission charges.

ATM machines in available in cities.

**ZIMBABWE**: **Currency is $USD Dollar / South African Rand / Botswana Pula**

$ is the unofficial currency. ZAR (South African Rand) and Pula cash can be used easily but at lesser rates. Cash only for this country

**MALAWI** : **Currency is Kwacha**

$ cash can be changed at the border.

In Lilongwe you can change €, $, £ cash.

ATM machines available in cities.

**TANZANIA** : **Currency is Tanzanian shilling**

€, $, £ cash can be changed easily

A better rate is given for larger denomination notes (50’s, 100’s) in cash.

ATM machines available in cities.

**KENYA** : **Currency is Kenyan shilling**

€, $, £ cash can be changed easily

ATM machines available throughout country

**UGANDA** : **Currency is Ugandan shilling**

€, $, £ cash can be changed easily

ATM machines available in cities

**RWANDA: Currency is Rwandan Francs**

$, £, € cash can be changed easily

ATMs that accept Visa don’t always work.

**ETHIOPIA** : **Currency is Birr**

€, $, £ cash can be changed easily.

ATM machines available in cities.

**SUDAN** : **Currency is Sudanese Pound**

€, $, £ cash can be changed easily,

There are **NO ATM** machines, and we would not recommend using your card for payments, due to exchange rates.

**EGYPT** : **Currency is Egyptian pound**

€, $, £ cash can be changed easily

ATM machines available throughout country

NOTE: Although there are ATM machines available in some of the countries, not all cards are accepted. We have found in the past that Visa cards have the least problems. Using a credit card will usually incur a fee of up to 5 - 8% in some places when paying for optional excursions.