

FAQ November 2025**BRIESE AND MARTRUST****1. Is it mandatory to use MarTrust?**

At the moment, use of MarTrust is voluntary. You can choose to receive your salary either as usual, to your bank account, or to your e-wallet. Please note that if you have opened an e-wallet but are not using it to receive the salary (fully or partly), Briese will face penalties. In addition, if your e-wallet remains inactive for 12 months, MarTrust will begin charging a monthly fee. If you have decided to open e-wallet, we strongly ask you to use it.

2. Can I transfer just part of the salary to MarTrust?

Yes, you are not obliged to send your full salary to your e-wallet.

3. How long will the trial period take?

The trial period is finished, we are now implementing the system across the complete fleet.

4. Will it still be possible to take cash advance from the ship's cash box?

You can still receive an appropriate amount of cash from the cashbox (if available on your vessel). However, please keep in mind that it may be more convenient for you to use your MarTrust Mastercard, as it offers competitive exchange rates, no need to exchange cash into local currency, and you have always easy and secure access to your funds.

5. Will it be mandatory for Filipino crew to send SHA via MarTrust, or can they continue to send it as before?

We strongly recommend using MarTrust for receiving your SHA. Having the funds in your e-wallet you can easily and quickly manage, access and control your money anytime. You can also anytime send the money to your family from your e-wallet, when needed.

6. I have already a MarTrust account. Can I use it to receive my salary with Briese?

Yes, you don't need to open a new account. If your MarTrust account is active, you just need to give us the details (e-wallet number and required allotment).

GENERAL QUESTIONS MARTRUST**7. How secure and safe is the MarTrust?**

MarTrust Account is designed with bank-grade security. MarTrust Account funds are held by Monavate, an e-money institution regulated by the Financial Conduct Authority (FCA) and safeguarded with leading global banking partners of Monavate. MarTrust undergoes regular outside security testing and is subject to the security requirements mandated by the FCA.

8. What is the maximum amount that can be kept on my Martrust account?

There is no limit.

9. What is the maximum amount I can transfer from the e-wallet to a bank account?

There is no limit.

FEES

10. Where can I find the actual overview of the fees?

Please see the link: <https://www.martrust.com/account-fee-and-limits-schedule/>

11. What are the fees for bank transfer?

- PHP to the Philippines: USD 2.50
- Any currency to a bank account in other countries: USD 5.00

The fees are irrespective of the amount transferred.

Additionally to the MarTrust fees, the bank lifting fees (from the corresponding bank or bank recipient) might apply. The amount depends on the country and the bank itself.

12. Is each allotment (incoming payment) to MarTrust account charged 1% fee?

NO, there is no fee for employer's salary payment (allotment) into the e-wallet. It appears that the previously distributed PDF contained a mistake.

13. If there is no money in the account and there have been no transactions or payments for 12 months, will the account be closed or go into a negative balance?

After 12 months of inactivity on the Crew Account, MarTrust charges a Dormant Account Fee, which shall be paid by the seafarer. In case there is no balance available on e-wallet account, MarTrust reserves the right to invoice the Dormant Account Fee and/or suspend the e-wallet.

At the moment the Dormant Account fee amounts to USD 9 / month.

RUSSIA AND SANCTIONS

14. Which banks in Russia are allowed to receive money from MarTrust e-wallet?

You can only transfer the money to Banks that are not under sanctions.

15. Which currency (EUR, USD or RUB) can I transfer from my e-wallet to a Russian Bank account?

You can transfer the money in EUR or USD. The RUB payments are currently under sanctions. **Please keep in mind that for USD payments the fees of Raiffeisenbank are 50% (min USD 1,000 and max USD 10,000).**

FILIPINO CREW

16. How can Filipino crew use MarTrust in compliance with the POEA regulations?

As per POEA the seafarers from the Philippines must transfer 80% of basic wages + 80% of lumpsum or GOT to a bank account in the Philippines. You shall request regular bank transfers for these amounts. The remaining salary can be transferred to your e-Wallet (additional overtime payment, leave pay, sub. allowance, any bonuses).