

SUN INTERNATIONAL DREAMS FIT PRICE GUIDE

VALID 01 DECEMBER 2010 TILL 30 NOVEMBER 2011

TOURS AND ACTIVITIES

All prices are valid if you pre-book and pre-pay Sun International Dreams prior to departure.

PLEASE NOTE: Due to the volatility of the Rand, please confirm the exchange rate for the USD on the day of making payment.

EXCLUSIVE LIVINGSTONE ISLAND

[Not available during high water levels from approximately March to June each year, depending on the water levels]

Closed from approx 21 March – approx 01 June due to high water levels.



Livingstone Island - Morning Breezer	(at 07h30, 09h00 and 10h30)	US\$ 72
Livingstone Island – Lunch	(at 12h30)	US\$ 130
Livingstone Island - High Tea	(at 15h30)	US\$ 104

- Children: Not recommended for children under 12. If authorized, children will pay the full adult price.
- Min: 2 Pax – Max: 10 Pax (12 pax can be requested for groups, but is not guaranteed)
- Livingstone Island is closed from March/April through to mid June due to high water levels. (Dates dependant on water levels)
- Livingstone Island is a 10-minute riverboat tour from your hotel and is located in the middle of the Zambezi River, on the edge of the Victoria Falls, where the water thunders down the 100m drop.
- Pick-up is at the Royal Livingstone Sun Deck at:
 - 07h30 – Morning Breezer 1, Trip includes: Tea, coffee, biscuits and cakes, tour of the island
 - 09h00 – Morning Breezer 2, Trip includes: Tea, coffee, biscuits and cakes, tour of the island
 - 10h30 – Morning Breezer 3, Trip includes: Tea, coffee, biscuits and cakes, tour of the island
 - 12h30 – Lunch, Trip includes: 3 Course light lunch with tea, coffee and drinks, tour of the island – swimming in the rock pool in low season (optional).
 - 15h30 - High Tea, Trip includes: Tea, coffee and drinks, cakes & sandwiches, tour of the island – swimming in the rock pool in low season (optional).

AFRICAN QUEEN & AFRICAN PRINCESS RIVER CRUISES



Luncheon Cruise (12h30 – 14h00)	US\$ 51
Sunset Cruise (winter 15h30 to 18h00 – summer 16h30 to 19h00)	US\$ 56
Captains Cabin (max 10pax)	US\$ 74

- Children: Children under 12 pay 50% / Children under 4 Free.
- Maximum: 120 pax.
- The twin-deck, 120-seater African Queen is stylish and beautifully handcrafted, with two bars decorated in period wicker furniture and steamer chairs. It is the epitome of a classic Zambezi cruise experience.
- Groups of 20 pax or more are able to reserve the boat for mid morning cruise, 1-hour lunch cruise or 2-hour lunch cruise.

ROYAL LIVINGSTONE EXPRESS STEAM TRAIN

From 1 May – 31 July 2010 the train will run 2 days a week: Wednesday and Saturday guaranteed, regardless of minimum numbers. The train will continue to run for individual reservations on Thursday and Friday as long as the minimum number of 20 or more guests is reached.



5 Hour dinner experience	US\$ 179
--------------------------	-----------------

- Min 20 Pax on Thursdays and Fridays. No minimum numbers applicable on scheduled Wednesday and Saturday runs.
- Max 92 Pax
- Pick up time:
 - Summer: September to March**
 - 5:00 pm: Pick up from the hotels
 - 10:00 pm: Return to the hotels
 - Winter: April to August**
 - 4:30 pm: Pick up from the hotels
 - 9:30pm: Return to the hotels
- Price includes: Transfers from the Royal Livingstone to the Bushtacks Siding by Bushtacks Africa, Welcome drink on arrival, 5 Course Dinner by Sun International, KWV Wines, beers and soft drinks before and during dinner, Return Transfers to the Royal Livingstone and Zambezi Sun, VAT at 17.5%, Service Fee of 10%
- Please note that even if this service has been confirmed, the hotel reserves the right to cancel the Steam Train Dinner at any time should minimum numbers not be met. The Steam Train dinner **MUST** be reconfirmed at the hotel on arrival.

MICROLIGHT FLIGHTS



15 Minute Flight	US\$ 125
30 Minute Flight	US\$ 249

- Minimum age 6 years. Maximum weight is 100kg.
- Flights take place between 06h30 – 10h30 and 15h00 until last light.
- 15 min flight takes you over the Victoria Falls & the Zambezi River while the 30 min flight takes you over the Victoria Falls, Batoka Gorge, the Zambezi River and Mosi-Oa-Tunya National Park.

HELICOPTER FLIGHTS



Short Flight (12 - 15 Minutes)	US\$ 129
Long Flight (25 – 30 Minutes)	US\$ 258
* Heli out of the gorge (Rapid 10) (Min 4 pax)	US\$ 134
* Heli out of the gorge & flight over the falls (Rapid 10) (Min 4 pax)	US\$ 207
* Heli out of the gorge (Rapid 21/25) (Min 4 pax)	US\$ 180
* Heli out of the gorge & flight over the falls (Rapid 21/25) (Min 4 pax)	US\$ 276

- Children under 4 years pay 50%. 5 years and older pay normal rates. 2 Helicopters. Takes max 5 or 6 pax each. Can do relays for groups. Window seats available on a first come, first serve basis.
- 15 min flight takes you over the Victoria Falls & the Zambezi River while the 30 min flight takes you over the Victoria Falls, Batoka Gorge, the Zambezi River and Mosi-Oa-Tunya National Park.
- The 15 min and 30 min flights require a minimum of 2 pax in order to operate.
- Please reconfirm minimum numbers needed with our reservations team.
- * **Heli out of the gorge available only for guests doing the White Water Rafting**

QUAD BIKING



Local Trail at Batoka Land (60 minutes)	US\$ 75
Village Trail (150 minutes)	US\$ 130

- Minimum age for Quad bikes is 16 years and NO Exceptions to this rule are possible due to legal restrictions.

BUNGI JUMPING



Bungi Jump	US\$ 119
------------	-----------------

- Children: No children discount available. Minimum age for participation is 14 years.
- This is one of the highest commercial jumps in the world, so hurling yourself off the Victoria Falls bridge is definitely for adventure thrill-seekers only.
- Does **NOT** operate on Tuesdays.

BRIDGE TOURS



Bridge Tour 09h30	US\$ 46
Bridge Tour 12h30 excluding lunch	US\$ 46
Bridge Tour 12h30 including lunch	US\$ 60
Bridge Tour 15h30	US\$ 46

- Construction of The Bridge by The Cleveland Bridge Company of Darling, England, began in 1904 and was completed in April 1905. This tour of the newly opened bridge stretching between the Zimbabwe and Zambian borders, includes a special presentation on the history thereof as well as an exciting, but optional adventure on the catwalks beneath the bridge.
- Price is inclusive of transfers between The Bridge and the Day Activity Centre. Pick up is 30 minutes before the time.
- A visit to The Bridge is not counted as exiting Zambia and as such visas are not affected.
- Clients to please carry their passports for identity purposes only.
- Operations are 7 days a week, weather permitted.
- The "Bridge Café" sells a selection of light meals and refreshments, payable in US\$.
- The lunch option is included in the 12h30 slot only and has to be pre-booked with your Dreams agent.
- Min age is 10 years and the Vic Falls Bridge Company reserves the right to reject participation at their discretion.

ABSEIL, GORGE SWING & FLYING FOX



Half Day Abseil, Gorge Swing [morning or afternoon]	US\$ 83
Full Day Abseil, Gorge Swing [including lunch]	US\$ 92
Gorge Swing Only - Single swing	US\$ 56
- Tandem swing	US\$ 65
Flying Fox Only	US\$ 35
Abseil Only	US\$ 35

- Children: Children under 12 pay 50%. Minimum age for participation is 8 years. Min: 2 pax. Max: 30 pax.
- Abseiling is like an alpine mountaineer, abseil down the gorge for approximately 50m.
- Gorge Swing: launch yourself off the edge in a full body harness and free fall for 53 meters.
- Flying Fox is a cable-slide high above the gorge, allowing you an adrenalin-packed ride, in a seated or a flying position, face down, like a bird.
- Does **NOT** operate on Tuesdays.

EXCITING 4X4 RHINO SAFARI: MUSI-OA -TUNYA NATIONAL PARK



Early morning (06h30 – 09h30)	US\$ 40
Mid morning (09h45 – 12h45)	US\$ 40
Late afternoon (15h00 – 18h00)	US\$ 40

- Children: Participation at the parent's discretion only. Infants free.
- Takes place in the Mosi-Oa-Tunya National Park which is home to numerous antelope species, elephant, zebra, giraffe, buffalo and white rhino. Game drives takes place in open 4x4 game viewing vehicles.

ELEPHANT SAFARIS: WILDLIFE



Morning Safari at Mukuni Royal Palace	(06h30 – 11h00)	US\$ 129
Afternoon Safari at Mukuni Royal Palace	(14h45 – 19h00)	US\$ 129
Elephant Interaction at Mukuni Royal Palace	(10h30 – 12h30)	US\$ 62

- The minimum age for participation is 10. Min: 4 pax. Max 10 pax.
- Includes transfers, tea & coffee, introductory talk, approx 1½ hour Elephant back safari, beers, wine, soft drinks and snacks at the end of the ride. Guests are encouraged to interact with these Elephants as much as possible.
- Elephant interaction includes transfers, introductory talk, approx 30 minute interaction & soft drinks

HORSE BACK TRAILS

URGENT NOTICE - Park Fees for Horse Rides in Zambia

Please note that as of the 1st of October 2010 there was a US\$10.00 Park Fee introduced by Zambian Wildlife Authority for all 2 Hour and Half Day Horse Rides in Zambia. This Park Fee will be due with immediate effect, clients will be required to pay the Park Fees directly to the Operator.



Half Day (including lunch)	US\$ 102
2 Hour horse ride (choose your own departure)	US\$ 69

- Children: Children under 3 are free on pony rides. Children under 12 previous riding experience is required. Min: 2 pax. Max: 8 pax.
- Horseback safaris are led by experienced riders or guides and takes place along the Zambezi River. These safaris offer prolific bird and game viewing opportunities. Whether you are a novice or an experienced rider, this is an incredible way to interact with closely with nature.

ANGLING AND FLY FISHING



Half Day Fishing	US\$ 115
Winter	07h00 - 12h00 or 13h30 - 18h00
Summer	06h30 - 11h30 or 14h00 - 18h30

- Min 2 pax. Max 16 pax.
- The best times for Tiger-fishing are from August to March when the water is warmer, but the fishing is great all year round. The upper Zambezi is home to 15 species of Bream as well as Yellow Fish, Barbel, Bottlenose, Squeaker and Labeo.
- Price includes boat, guide, fishing equipment & tackle/bait, transfers, tea & coffee on morning trips, beers soft drinks & mineral water.

4X4 GAME SAFARIS ON WATER – ZAMBEZI RIVER SAFARIS



Morning Safari	(08h00 – 10h30)	US\$ 69
Lunch Safari	(11h30 – 14h00)	US\$ 69
Sunset Safari	(16h00 – 18h30)	US\$ 69

- Children: Children under 4 years are free. Children under 12 pay full adult price. Min: 2 pax. Max: 16 pax.
- We use specially designed V8 jet-propelled safari boats, accommodating up to 8 guests and a certified river skipper or game ranger. These boats have the unique ability of traversing the rapids safely and comfortably and can operate in water as shallow as 200 mm. As a result the operational range is substantial, extending from as close as a few hundred meters from the edge of the Victoria Falls to the wide-open river upstream.

CHOBE DAYTRIP

Chobe National Park Full Day (07h30 – 18h00)	US\$ 171
--	-----------------

- No Children under 12 YEARS OF AGE.
- Includes return transfers (approx 60 minutes one way), morning cruise on the Chobe River, lunch at the Chobe Safari Lodge and afternoon 4x4 game drive in the Chobe National Park.

CHOBE SAFARI LODGE OVERNIGHT EXCUSIONS

1 Night

Standard Double Room	US\$ 364 pp sharing
Standard Single Room	US\$ 441 p/single room

Our 1 night overnight excursion is inclusive of:

- 1 Nights accommodation
- 1 Buffet dinner per person
- 1 Full English breakfast per person
- 1 Late afternoon game drive per person [on the day of arrival]
- 1 Early morning boat cruise per person [on day 2 – the morning of your departure day]
- Park entry fees for 2 days
- Return transfers between Sun International Zambia and Chobe Safari Lodge

2 Nights

Standard Double Room	2 Nights	US\$ 606 pp sharing
Standard Single Room	2 Nights	US\$ 761 p/single room

Our 2 night overnight excursion is inclusive of:

- 2 Nights accommodation
- 2 Buffet dinners per person
- 2 Full English breakfasts per person
- 1 Early morning game drive per person [on day 2]
- 2 Afternoon boat cruises per person [on the day of arrival and day 2]
- Park entry fees for 3 days
- Return transfers between Sun International Zambia and Chobe Safari Lodge

3 Nights

Standard Double Room	US\$ 730 pp sharing
Standard Single Room	US\$ 963 p/single room

Our 3 night overnight excursion is inclusive of:

- 3 Nights accommodation
- 3 Buffet dinners per person
- 3 Full English breakfasts per person
- 2 Early morning game drives per person [on day 2 and day 3]
- 2 Afternoon boat cruises per person [on day 2 and day 3]
- Park entry fees for 2 days
- Return transfers between Sun International Zambia and Chobe Safari Lodge

Rates quoted per person sharing and do not include tips, gratuities, curios, laundry, beverages at Chobe Safari Lodge or any other items of a personal nature.

- Children 0 – 5 yrs are accommodated free of charge (if sharing with their parents)
- Children 6 – 11 yrs pay 50% of adult Fare (if sharing with their parents)
- Children 12 – 18 yrs pays full adult fare

Zambian immigration have recently begun to implement the ruling that a transit visa will be payable by all clients who stay out of Zambia for one night and are flying out of Livingstone Airport.

- **British passport holders will pay US\$70 pp**
- **US passport holders will pay US\$100 pp**
- **Other nationalities will pay US\$25 pp**
- **This is payable in US dollar cash only.**
- **Please also be advised that pre-1995 notes are not accepted within Zambia. This does not affect Chobe Day trippers.**

CANOE SAFARIS



Half Day	(08h30 – 12h30)	US\$ 84
Full Day	(08h00 – 17h00)	US\$ 102

- Children: No children discounts. Minimum age for participation is 8 years. Min: 2 pax. Max: 15 pax.
- What better way to discover the peace and tranquillity of the Zambezi River than in a two-person fibreglass canoe? View game and various species of birds as you glide along this mighty river.

JET BOAT EXTREME



Morning Jet Boat	(07h30 – 10h30)	US\$ 88
Afternoon Jet Boat	(12h30 – 15h30)	US\$ 88

- Children: No children discount available. Minimum age for participation is 7 years.
- Min: 8 pax. Max 22 pax.

Feel the wind in your hair and the cooling spray as you hurtle along at over 80km/h towards a series of spine-chilling rapids, buzzing rocks and jet-spinning on the mighty Zambezi River. These Kiwi-constructed Super Twin, Jet Boat with Chevrolet V8 383 Motors, equating an awesome 700hp, are capable of taking 22 passengers. These jet-boats “play” between rapids 25 and “open season” which is approximately rapid 27.

Clients collected from the hotel. Drive through Traditional African Villages to Rapid Number 25. Clients enter the mighty Batoka Gorge on the *NEW* Jet Extreme Cable Car. Clients put their valuables in the lock box and put on Life Jackets. 30 Minutes of unparalleled excitement - White Water Jet Boating. Clients exit the Batoka Gorge on the Jet Extreme Cable Car. Drive back to town and deliver clients back at their accommodation. Clients are encouraged to bring some extra cash to purchase beverages, snacks and merchandise. All clients will be required to sign a disclaimer before boarding the cable car and Jet Boat. The Parent or Legal guardian must endorse our disclaimer form for passengers under the age of 16 years.

WHITE WATER RAFTING

Closed from approx 15 March – approx 07 May due to high water levels.

WATER RAFTING: BUNDU ADVENTURES



Half Day Rafting – Low water (08h30 – 14h00 or 11h00 – 17h00)	US\$ 121
Includes eco lift out the gorge for afternoon trip only	
Full Day Rafting - Low water (08h30 – 17h00)	US\$ 134
Includes eco lift out the gorge	
Full Day Rafting – High water (08h30 – 17h00)	US\$ 120
Includes eco lift out the gorge	

- No children under 15 years allowed Min: 4 pax. Max 200 pax.
- Afternoon half day rafting, full day low water rafting & high water trip includes the eco lift out of the gorge

WATER RAFTING: SAFARI PAR EXCELLENCE



Half Day Rafting – Low water (08h30 - 14h00 or 11h00 - 17h00)	US\$ 115 – AM
Includes eco lift out the gorge for afternoon trip only	US\$ 121 – PM
Full Day Rafting - Low water (08h30 – 17h00)	US\$ 134
Includes eco lift out the gorge	
Full Day Rafting High Water Trip (08h30 – 15h00)	US\$ 120
Includes eco lift out the gorge	

- No children under 15 years allowed Min: 4 pax. Max 200 pax.
- Afternoon half day rafting, full day low water rafting & high water trip includes the eco lift out of the gorge
- Low water run is approx. 10 July – 20 Jan
- High water run is approx. 20 Jan – 10 July
- Half Day & Full day low water includes lunch

LIVINGSTONE DRIFT

Bundu Livingstone Sunset River Drift	US\$ 79
--------------------------------------	----------------

- No children under 15 years allowed Min: 4 pax. Max 200 pax.
- Minimum number of guest to operate: 3

The Livingstone Drift commences from the Royal Livingstone or Activity Centre at 14h00. The Bundu Adventures transport vehicle will pick you up and transfer you to the starting point of the trip at Makumba Village in the Livingstone National Park. A glass of wine will be served while a short welcome and safety talk is given. You will then get onto the rafts, which are directed by experienced river guides.

A platter of various cheeses and biscuits will be spread out on a board in the centre of the raft, as well as a choice of imported (South African) KWV red and white wine. The rafts will be steered down river with the guides pointing out interesting fauna and flora. They will also inform you of the rich cultural history of the Zambezi River. Animals, which may be seen during the drift, include hippos, crocodiles, elephants, giraffes, rhino and various antelope as well as numerous bird species.

Life jackets are provided in the rafts but are worn optionally. There is one rapid but it is negligible. The guides will stop the rafts at a sandy beach on a small island for those who may need to disappear behind a bush: every tree's a lavatory.

The drift ends at 18h30 still inside the National Park. Here you will get back onto the transport vehicle, which will take you back to the hotel.

GOLF – ELEPHANT HILLS

18 holes	US\$ 96
----------	----------------

- Includes return transfers

GOLF – LIVINGSTONE ROYAL GOLF & COUNTRY CLUB



18 holes	US\$ 40
9 holes	US\$ 30
Club Hire	US\$ 15

- Includes return transfers
- Golf is unlimited play per day.
- Situated 15 Minutes from the Falls Resort, just outside of Livingstone town
- Caddy fees are payable in cash at the Livingstone golf course @ +/- \$2.50 for 9 holes and +/- \$5 for 18 holes.

ADDITIONAL RESORT ACTIVITIES / SERVICES AVAILABLE

Cocktails on The Sundeck or in The Lounge

The Sundeck – Open daily from 10h30 – 19h00

The Lounge – Open 24 hours

The Sundeck & the Lounge at The Royal Livingstone Hotel are the ideal cocktail venues, defining comfort & style.

Dinner Theatre

Open daily from 18h30 – 23h30

The Zambezi Sun Theatre of Foods reflects the diversity & richness of the culture around. The Zambezi Sun Theatre of food captures the soul of fine African cuisine. There's no better way to experience our exceptional cuisine and unique ambience, with live music every evening.

High Tea

Daily between 15h00 – 17h00

No visit to The Royal Livingstone would be complete without experiencing this elegant pastime in The Lounge.

Herb & Rose Garden

The Herb Garden specialises in culinary & aromatic herbs and is divided into culinary, medicinal and pot-pourri sections – providing both an educational and tasty sojourn. For nature lovers, the garden is always available for exploration and enjoyment.

Adjacent to The Herb Garden, butterflies flutter through the roses which are lovingly tended by the hotel's horticultural team. The resorts Rose Garden is a thing of beauty - well worth a visit.

Nature Trail

"There is nothing like walking to get the feel of a country". This is the best way to enjoy the natural beauty of the resort. The resort's nature trail winds through a variety of interesting flora & fauna, including some of the hotel's own additions such as the hydroponics tunnels, vermiculture and the aromatic herb & rose gardens. Other points of interest include a bird hide and beautiful ponds. While you are free to enjoy the Nature Trail at your leisure, the hotel environmental team periodically conducts nature walks to provide more information on the beautiful environment. This is available every Monday, Wednesday & Friday at 09h00.

Rays of Hope

There is an interesting Zulu proverb that says "Umuntu ungumuntu ngabanye abantu". Simply put, "people are people through other people". This concept acknowledges both the rights and the responsibilities of each citizen in promoting individual & social well-being. Sun International Zambia has embraced this philosophy in their daily operations. As the need to give back to the community is high on the resorts priority list, the management & staff of The Falls Resort are proud to share with you their involvement in supporting issues that relate to health, education, agriculture and environment, with particular emphasis on uplifting the vulnerable in society. Should you wish to become personally involved, please do not hesitate to contact Dreams or the hotel General Manager directly.

ROYAL SALON



Facials	
Majestic Zambezi Balancing Facial	US\$ 78
Mosi-Oa-Tunya Fine Mist Facial	US\$ 95
Royal Livingstone Re-Awakening Facial	US\$ 102
Golden Sunset Seduction Facial	US\$ 288
Pride of Zambia Facial	US\$ 346
Ku'omboko Facial Experience for Men	US\$ 107
Body Treatments	
The Cool Retreat Relaxing Body Package	US\$ 141
The Tip of the Falls Cleansing and Balancing Package	US\$ 141
The Regal Uplifting and Revitalizing Package	US\$ 146
ShiTao Treatment	US\$ 153
Lwiindi Ceremonial Treatment	US\$ 153
Massages	
Swedish Massage 50 minutes	US\$ 119
Sports Massage 50 minutes	US\$ 119
Aromatherapy Massage 50 minutes	US\$ 119
Ukuchina Massage 90 minutes	US\$ 171
Back-Neck-and-Shoulder Massage 45 minutes	US\$ 100
Poolside Foot Massage 30 minutes	US\$ 46
Beauty Treatments	
Manicure	US\$ 46
Luxury Paraffin Wax Manicure	US\$ 58
Handprint of the Wild Manicure	US\$ 57
Pedicure	US\$ 58
Luxury Paraffin Wax Pedicure	US\$ 79
Footprints in the Sand Pedicure	US\$ 77

ADDITIONAL TOURS

Livingstone Museum	US\$ 33
Mukuni Village Tour	US\$ 33
Tour of the Falls (Zambia)	US\$ 8
Tour of the Falls (Zimbabwe) (including park entrance fees)	US\$ 60
Maramba Market Tour	US\$ 33
Tour of Railway Museum	US\$ 33
Historical tour of Livingstone	US\$ 33

CONDITIONS OF ALL ACTIVITY RATES:

- These rates are only applicable if pre-booked with Sun International Dreams.
- Please note that we cannot book activities less than 4 working days prior to departure.
- Not applicable if booked direct with the operators or with the hotel.
- Rates are already inclusive of the 10% discount clients enjoy when pre-booking with Sun International Dreams.
- Rates are quoted per person per activity (except for the Tandem Bungi jump which is quoted for two pax)
- Some activities require a minimum of 4 pax to operate. These are the Helicopter, Fishing and Jet Boat Extreme. Should these activities be pre-booked and pre-paid but are not able to run due to minimum numbers, we will refund. Times for these activities should be reconfirmed on arrival at the hotel.
- All activities should be re-confirmed at the Activity Centre on arrival at the hotel
- All prices are subject to change due to currency fluctuations, without prior notice

PAYMENTS MADE EASY

- **ELECTRONIC TRANSFERS**

Account Name: **Sun International Dreams**
Bank: **Nedbank**
Branch: **Corporate Client Services**
Branch Code: **145 405**
Account Number: **145 404 8026 (Current Account)**

Please note: When using EFT, use your booking number as a reference and fax confirmation to (011) 217-5556

- **WHEN PAYING BY CREDIT CARD:**

Please ensure that Sun International Dreams receive:

- A copy of I.D. Book or Passport
- A copy of the front and back of the credit card
- Original, signed imprint of CCCF (via Docex)
- Original signature
- If using your Credit Card Authorisation Form, please ensure that the documents as per points 1, 2, 3 and 4 are attached.
- Please make sure that all faxes and copies are legible and faxed through to (011) 217-5556.

Due to the increase of widespread fraud worldwide, we need to be strict in terms of the banking policy.