



# STAKEHOLDER ADVISORY

## STANDARD BANK & CHINA CROSS-BORDER INTERBANK PAYMENT SYSTEM

December 16, 2025

**Re.: Harmonization Policies of the Regional Economic Communities (RECs)**

In pursuit of Chapter 5, Article 32 of the Treaty (1991), and Chapter 4, Article 10 of the Regulation (ERM), African Diaspora Central Bank as regional stakeholder may require third-party economic agents to communicate information relating to foreign currency import/export transactions between the continent and financial agents in the Sixth Region.

All new trade frameworks and financial transactions conducted by a licensed national/regional financial institution and/or financial trade deviations from conventional frameworks are subject to the extant regulations of the Protocol, the Treaty, and the Sixth Region.

Any new commercial transaction policy as considered by Standard Bank and China's Cross-Border Interbank System is subject to the purview of the Sixth Region as regional stakeholder, including the application of regional tariffs against the yuan per the exchange rate mechanism which, without tariffs, may otherwise be freely converted to (AKL) LUMI.

The South African Reserve Bank, the Bank of China, and the market are welcomed to engage ADCB.

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