

International payments and
foreign exchange solutions
for **business.**

currencies direct

money without frontiers

Currencies Direct offers
an integrated foreign
exchange and international
payment solution.

We like to get close.

Currencies Direct has been working closely with corporate clients for over 10 years and as a result our team of specialists really do understand the issues faced by businesses that have foreign exchange and international payment requirements.

Our experience in the industry has allowed us to develop an innovative range of products and services that will minimise your foreign exchange risks, provide financial value and take the hassle out of international payments.

We deliver value by combining competitive foreign exchange pricing with the most efficient methods of managing international payments. Our committed effort in understanding your business enables us to deliver financial efficiency giving you more time to focus on your core business activities.

We are committed to delivering excellence in customer service, creating and delivering innovative products, services and solutions to help your business grow and compete more effectively within the global market place.

By working with Currencies Direct you will benefit from:

- A dedicated team focused on saving you time and money when dealing with your foreign exchange requirements
- A team of dedicated payment specialists that will allow you to achieve great efficiencies when dealing with your international payments
- A flexible and personalised service, whilst leveraging the use of technology to make the experience simple and easy
- Seamless integration and on-going support
- A wide range of tools and information enabling you to mitigate risk and improve your company's bottom line.

Currencies Direct offers an integrated foreign exchange and international payment solution, helping your organisation control risks, save time and money and improve the way you handle your international payments.

To arrange for a free consultation call
0845 389 0910 or +44 (0)20 7847 9477

Priceless service.

We make buying and selling foreign currency and the international payment one process – that you can make use of in over 50 currencies.

You can deal with us by telephone, fax, email or electronically.

Your dedicated corporate trader will confirm the rate with you immediately and send you confirmation by fax, email, post or a text message to your phone. We can even let the beneficiary know the funds are on their way.

You will be able to settle the transaction with us by BACS, CHAPs or Direct Debit.

Whether you are paying a supplier, receiving money from a customer or completing an inter-company transaction, Currencies Direct removes the complexity of cross-border transactions and provides you with simple options.

Your dedicated corporate trader will work with you to understand your foreign exchange requirements, volumes, currency pairs, seasonality and timeframes to ensure your needs are covered at all times.

You can exchange currency as:

Value today – where the settlement is the same as the trade date

Value tomorrow – where the settlement is one business day after the trade date

Spot – where the settlement is two business days after the trade date

Forward – where the settlement is more than two business days after the trade date.

Foreign Exchange

Value added services

We understand that buying currency is not always a matter of buying at the best price but doing it at the right time. At Currencies Direct you will get access to a number of value added products and services to help you be more efficient in your decisions:

- Limit orders, to buy or sell currency when the price is right
- Market watch, to ensure you don't miss out on market movements
- Rate watch, get a call when the market hits your target price
- Daily market news, to be on top of what is going on
- Daily pod cast, watch our team talking about what is happening in the market
- Interactive online graphs and tools.

Keep in control.

Since its inception Currencies Direct has been making international payments on behalf of customers to hundreds of thousands of beneficiaries all over the world, through our global banking network which provides secure, reliable and immediate delivery and receipt of outgoing and incoming funds.

At Currencies Direct our objective is to make the payment process simple, secure and automated, allowing your organisation to benefit from:

- Single and multiple international payment instruction processing
- Automatic payment and receipt notifications
- Multiple reporting options
- Transparent pricing
- Dedicated team of payment specialists
- Outstanding system security and regulatory compliance.

Making international payments

We make international payments a simple and easy step integrated into the foreign exchange ordering process. International payments can be made by:

- Telegraphic Transfer: a SWIFT electronic payment service for transferring funds globally, to meet the demands of international business. You can ask Currencies Direct to send or receive funds for you using Telegraphic Transfers (also known as wires, TT, International Wire Payment or RTGS payment)
- Draft: a range of currencies are available in foreign currency drafts.

Receiving payments in foreign currency

With our incoming payment service you can receive Telegraphic Transfers. Your clients or foreign offices/subsidiaries, can send you funds in their local currency and we will collect them on your behalf. Upon receipt, you can then convert the incoming funds into sterling or another currency.

Bulk payment processing

With our bulk payment processing service you will be able to execute multiple payment instructions simultaneously in different currencies, to different countries and beneficiaries. This service will allow you to save money and reduce the workload required to process them at any given point in time.

International Payments

Value added services

With Currencies Direct you will be in control of the complete payment lifecycle and have access to a large range of payment related value added services:

- Formatting and payment routing
- Payment status tracking
- Suspect payment verification: duplicate checking, OFAC and FinCen
- IBAN verification service
- Invalid payment repair service
- Automatic confirmations
- Investigation and reporting service.

Risk.

Problem solved.

Currencies Direct provides a portfolio of instruments and services that can assist your organisation to minimise foreign exchange risk.

Your company needs a specialist partner with the skills to understand your exposures, processes and cash management requirements and Currencies Direct can assist you to:

- Understand which currencies and economic elements you are exposed to, their risk profile and market sensitivity
- Combine a range of products and services to mitigate your foreign exchange risk
- Protect your operating margins in uncertain economic climates
- Develop a long-term foreign exchange hedging strategy
- Improve your cash management process increasing your working capital
- Remove the hassle from the complex world of international payments
- Allow you to focus on your core business.

Forward Contracts

One way to hedge against exchange rate movements is to arrange a forward contract. This is an agreement initiated by you to buy or sell a specific amount of foreign currency at a certain rate, on or before a certain date. By fixing the exchange rate, you eliminate any uncertainty due to market volatility helping you manage your cash flow.

Quite simply, it allows you to guarantee today's exchange rates on payments you need to make or receive in the future. This allows you to eliminate any cash flow uncertainty due to market volatility.

At Currencies Direct we offer two types of forward contract:

- **Open forward** – you can take delivery of your foreign currency between a range of dates
- **Fixed forward** – you take delivery of your forward currency on a specific date in the future.

In Currencies Direct, you will find a business partner with the skills to understand your exposures, processes and cash management requirements, and help you:

- Create a more objective view of the risk and impacts of foreign exchange on your business and bottom line
- Understand which currencies and economic elements you are exposed to, their risk profile and market sensitivity
- Develop a long-term foreign exchange hedging strategy.

Online and at the end of the line.

International Payments should be quick, simple and secure whether executed over the phone or online.

At Currencies Direct we offer a multichannel ordering platform, allowing you to execute your needs over the phone or online.

Currencies Direct online system, i-payfx allows you to buy and sell foreign currency and make international payments quick and secure; but most importantly it saves you time and money. It puts you in control and provides you with your own individual online tool.

Multichannel means flexible

We adapt to our customers' needs, and offer them the opportunity to deal with us over the phone or online. That means that customers choose how they want to work with us. You can:

- Execute all your needs over the phone through your dedicated trader
- Manage all your requirements online through i-payfx
- Use both channels simultaneously to serve different needs and access different functionality.

Online Foreign Exchange

i-payfx

With i-payfx you will be able to make and receive payments from anywhere in the world 24/7, benefiting from a leading online international payments platform that will provide you with a whole range of benefits:

- Trade with trust and confidence
- Obtain real time rates and services
- Free payment detail validation
- Multiple reporting functionality
- Built-in IBAN and payment validation
- Simple and secure approval process
- Instant historic rates and market commentary.

One of the most important features in i-payfx is the capability to create, manage and pay beneficiaries easily, allowing you to manage your payment instructions as and when you need online.

Tailored. For you.

Currencies Direct is a company that focuses on innovation and customer service. That's why we have focused on delivering industry specific solutions and service models to fulfil different verticals and industries.

Education

At Currencies Direct we understand the importance of collecting and tracking student fees that are paid in foreign currency, ensuring that payments are received on time and accurate.

With our incoming payment service we will be able to monitor the receipt of incoming funds, convert them into sterling or other local currency, and produce confirmations and notifications to support your reconciliation process.

Law Firms

Currencies Direct helps legal firms deal with their very specific foreign exchange requirements, associated to enhanced security, comprehensive reporting and integration with industry specific financial systems.

Import/Export

As one of Europe's leading foreign exchange and international payment suppliers, Currencies Direct helps thousands of import/export related companies deal with their international payment requirements and hedging needs.

Charities

At Currencies Direct we have developed a fundraising initiative, www.fx4charity.com that allows charities to benefit from our services and raises money at the back of every transaction they perform. With Currencies Direct charities ensure they maximise their donations and at the same time raise money for their cause.

Real Estate

Currencies Direct is recognised as one of the world's leading providers of foreign exchange services for real estate related transactions. Ensuring payment immediacy and confirmations are crucial as part of the real estate contractual process.

Open an account.

It's never been so easy.

Opening an account with us is simple

1. Introduction: one of Currencies Direct account managers will visit you to get a better understanding of your needs and obtain all the necessary information to complete an account opening form
2. Registration: we pride ourselves for having a very smooth and robust compliance process, ensuring that your account is set up quickly and in line with regulations
3. Getting to know you: as soon as your account is opened you will get a phone call from your dedicated trader, who will take you through the process of how the service works
4. First Trade: you will be able to deal with us whenever you need it.

Dealing with us is even simpler

1. You either contact your dedicated trader or access i-payfx
2. You book the amount of currency you need and the beneficiary details of where the payment is going
3. You settle with us
4. Upon receipt of funds we will deliver the funds to the beneficiary as indicated by you
5. You will be notified of the status of the payment throughout its lifecycle.

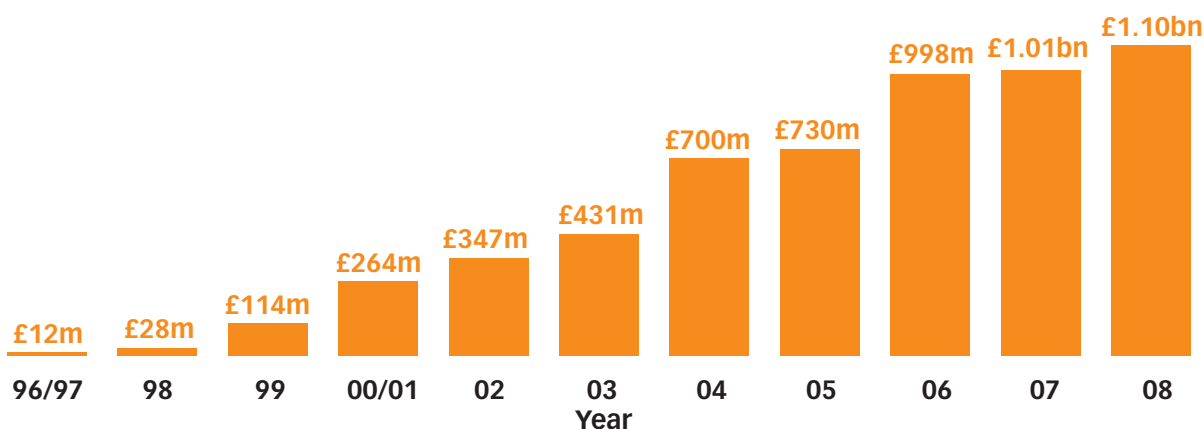
Some key facts about us.

- Competitive pricing
- Risk solutions
- Dedicated Trader
- Online payments
- No commissions
- Global network

We want all our clients to have complete confidence in us and for this reason we feel that it is important to know more about Currencies Direct and how it has become the company that it is today.

Taking care to protect your money

We hold all client funds in a separate client account with our bank.



How we've grown

1996 Currencies Direct established	1999 First overseas office opened in Torrevieja, Costa Blanca, Spain	2002 Second Spanish office opened in Puerto Banús on the Costa del Sol	2003 Currencies Direct expands to Sydney, Australia to meet the needs of clients emigrating down under	2004 Sydney office granted Australian Financial Services License Third Spanish office opened in Mojácar on the Costa Almeria Office opened in Cape Town, South Africa
2005 Office opened in Mumbai, India	2006 UK Head Office moves to prestigious new premises in the heart of the City of London	2007 Currencies Direct opens its first office in Georgia, North America Second Australian office opens in Melbourne	2008 Currencies Direct opens office in Toronto (Canada) Launch of online trading platform, i-payfx	2009 Launch of Fx4charity at the House of Lords in London Fourth office opened in Spain FSA registration of Currencies Direct under the PSD

Our bankers HSBC Bank Plc **Our auditors** Ernst & Young LLP

Our global tax advisors PricewaterhouseCoopers LLP **Our solicitors** S J Berwin & Co

Regulated by HM Customs and Excise

FSA for the provision of payment services

“I have been using Currencies Direct to manage Hildon’s international payments to overseas suppliers for some time now and have found their services easy to use and the staff genuinely friendly and helpful. The registration process was quick and simple and the services provided me with financial value from the word go. I am able to transact over the phone or online through i-payfx and my dedicated dealer provides me with live market information which is extremely useful. I would be happy to recommend Currencies Direct’s services to other businesses.”

Ross Ablott, Finance Manager www.hildon.com

Don't be shy.

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(FRN No.504360) for provision of payment services.

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