

We make **personal** foreign exchange and international payments. Easy.

currencies direct

money without frontiers

The good news is we
are not a bank. Our
mission is to save you
time and money.

Foreign exchange and international payments.

Fluctuations in foreign exchange rates and the complexity of making an international payment can have a huge impact when you are purchasing or selling your dream home, investing or making regular transfers abroad.

Proven to save you money

We strongly believe that you shouldn't have to pay for the privilege of transferring your money. To reinforce this we offer all our clients free transfers, with no commissions or hidden charges. Try us, we will prove it to you.

We were the first

Currencies Direct was the first independent foreign exchange company outside of the banking world. We were the first to recognise the need for a cost effective foreign exchange and international payment service that provided private individuals and companies with commercial rates and a quality service.

We lead the market

Today, Currencies Direct is one of the largest independent private and commercial foreign exchange providers, with offices in five continents, and is trusted and recommended by more than 4,000 companies worldwide.

Currencies Direct has also been recognised as one of the fastest growing UK companies and has been nominated for and won numerous awards.

Getting you the best deal

Because foreign exchange and international payments is all we do, we can offer rates that banks and other financial institutions find hard to beat. By closely monitoring the markets we ensure that you get the best rate for every transfer that you make, regardless of the amount or whether you are sending or receiving funds.

Outstanding levels of service

Besides saving you money, we focus and work every day on ensuring that your experience with us makes you come back. When you call us you will always speak directly with one of our foreign exchange specialists providing you with a straightforward, jargon-free service. Offering you the best possible rate is only part of what we do. We know that the payment process is crucial to your transaction. We will email you payment notifications and give you access to a payment tracking service for free. And we can save you up to 3% off a property price compared to your high street bank.

Low rates. Highly rated.

Ideal if you are:

- Buying property abroad
- Repatriating funds
- Emigrating
- Importing a car
- Buying antiques & art
- Investing in bloodstock
- Buying a boat
- Investing in fine wine

Whatever the reason for moving money abroad, be it large amounts or small monthly transfers, we work to save you money and increase your purchasing capacity.

Increasing your spending power

We deal directly with the currency markets giving you access to competitive foreign exchange rates. We work towards making sure you get the most for your money, increasing your capacity to invest, purchase and spend when moving money around the world.

Saving you money

Besides offering the most competitive rates, we make sure the payment process is transparent, with no hidden fees or costs. That's why we offer all our clients free transfers and charge no commission. We are also able to ensure that you will not be charged receiving fees at many overseas banks.

Taking away the worry

Our foreign exchange specialists make sure that the payment process is easy and secure so you can concentrate on other things whilst we take care of moving your money for you. They'll guide you through every step of the process, making sure you understand everything we do.

Tailored to your circumstances

Your dedicated dealer will talk to you to understand your requirements so we can offer a solution, tailored to your needs, that's easy to understand. We will adapt what we do to your circumstances, whether you are buying a holiday home, investing or emigrating. Turn to page 8 to find out more.

*Free transfers over £5,000

A to B. ASAP. Overseas Regular Transfer Plan.

Pay less, receive more, it's that simple. Whether you need to pay an overseas mortgage, transfer your UK company pension abroad or even just send money to cover your living expenses, Currencies Direct can save you money by setting up a monthly Regular Transfer Plan. We can completely remove the hassle and time from your regular payments.

Free transfers

Most banks typically charge between £10 and £40 on every monthly transfer. We feel strongly that you shouldn't have to pay for the privilege of sending your money overseas – that's why we offer free transfers.

No hidden cost in the exchange rate!

On small amounts a bank will normally use a tourist rate, this is quite similar to the rate you would receive when purchasing your travel money at a Bureau de Change. Currencies Direct offer commercial rates on all regular transfers, giving you more and costing you less.

No commission

There is also no commission charge when making regular transfers abroad through Currencies Direct, regardless of the amount.

Low minimum amount

The minimum amounts can be as low as £150 for monthly or quarterly transfers.

Peace of mind

Once you have set up your Overseas Regular Transfer Plan you can sit back and relax safe in the knowledge that each month your money will automatically be taken by Direct Debit and transferred to your chosen account – so you won't have to lift a finger.

Ideal for:

- Overseas mortgages
- Pension transfers
- Living expenses
- Paying maintenance costs
- Paying salaries
- Any regular outgoing in a foreign currency

Would you like to save over £387 a year on your overseas regular transfers?

For example, a typical monthly transfer of £800 to Euros through Currencies Direct with no fees, no commission and great rates compared to a typical high street bank will save you...

Time period	Amount of Euros using your bank	Amount of Euros using us	Euro gain with CD
1 year	€10,124.50	€10,560.00	€435.50
2 years	€20,300.50	€21,120.00	€819.50
3 years	€30,476.50	€31,680.00	€1,203.50
4 years	€40,652.50	€42,240.00	€1,587.50
5 years	€50,828.50	€52,800.00	€1,971.50

Figures are for illustration and based on actual exchange rates and fees as of 16th November 2009.

Total savings based on Currencies Direct rate of 1.10 compared to a high street bank rate of 1.06 and £25 transfer fee.

“Our bank was going to charge nearly £1,000 plus VAT for the transfer and the rates were nothing like as good as in the papers. Fortunately, their solicitor recommended using transfer company Currencies Direct.”

Neil Simpson, Mail on Sunday

0% commission. 100% confidence.

To benefit from dealing with Currencies Direct you will need to open an account. Opening an account takes just a few minutes of your time and there is no obligation to use us. Once your account is open you are in a position to obtain rates and save money on your international payments.

On the internet

The easiest way to do this is online and your application can be completed in a few minutes.

Complete the form

1. Simply complete the enclosed registration form
2. Read and sign the terms and conditions
3. Return the form to:
51 Moorgate, London EC2R 6BH, United Kingdom
or fax to +44 (0) 20 7847 9455 or your nearest office listed on the back cover.

In accordance with Money Laundering Regulations we are required by HM Customs and Excise to carry out identity checks before registering a new client. Currencies Direct is committed to making compliance with these regulations as easy as possible for our clients by carrying out electronic verification checks (UK residents only).

If you are not a UK resident you will need to provide us with original certified photocopies of your passport or driving licence and a recent utility bill or bank statement.

Currencies Direct is regulated by the FSA for provision of payment services.

Please return all documents to us by fax, email, post or in person at one of our offices (listed on the back cover):

Fax: +44 (0)20 7847 9455
Email: id@currenciesdirect.com
Post: Currencies Direct
51 Moorgate
London EC2R 6BH
United Kingdom

We have offices in:

Spain: Costa Blanca North
Costa Blanca South
Costa del Sol
Costa Almeria

South Africa: Cape Town

Canada: Toronto

USA: Georgia

India: Mumbai

See back cover for addresses.

Should you have any queries regarding registration, please do not hesitate to call us on **+44 (0)845 389 3000**

It's about now, not later.

Jargon made easy:

- **Spot**
Immediate purchase of foreign exchange
- **Fixed forward**
Fixing the foreign exchange price now for use on a specific date in the future
- **Open forward**
Fixing the foreign exchange price now for use between a range of dates in the future
- **TT**
Telegraphic Transfer, wire payment, international payments – they are all the same. This is the quickest way to send payment to the beneficiary
- **Draft**
A foreign currency cheque
- **Market watch**
Tell us the rate you would like to purchase at – and let us get it for you
- **Stop loss**
In a falling market this is the lowest rate you would like us to buy at

Spot deal

If you need to transfer money quickly, we can give you the best rate available right now and guarantee it with a 'spot deal'. This is the option that many clients use when they have to make an international transfer quickly, for example, a payment on an overseas property, car, boat, antiques or any other overseas purchase.

Fixed forward contact

This is the buy now, pay later option of foreign exchange. It allows you to fix a rate for up to two years and protect yourself against any movement in the market. For example, you're buying a house or boat in Euros in 12 months and want to fix the amount of GBP it is going to cost you.

A forward contract

To take advantage of a forward contract you simply need to pay a small deposit up front and then the rest on maturity of the contract. This means that you can keep the rest of your money in a high interest account until you need it.

Open forward contact

This is similar to a forward contract, but allows you the flexibility to transfer some or all of your funds prior to the maturity date. If you have to make staged payments for your property or simply require more flexibility than a fixed forward contract allows, this could be ideal for you. Your foreign exchange trader will explain and tailor an open forward contract to your specific requirements. This product is popular with clients who have payments due on set dates in the future, for example, completion on a property.

Market watch

If you've got time to hold out for a really good rate, let us know. When it becomes available we will make your currency purchase. You can also set a 'lower' level or 'stop loss' to protect yourself should the rate drastically fall. This is ideal if you don't have to make an immediate payment and you have a specific budget available.

“Currencies Direct made transferring money so easy. They were friendly and helpful, I thoroughly recommend them.”

Caroline & Tony Kettlewell, Overseas property owners

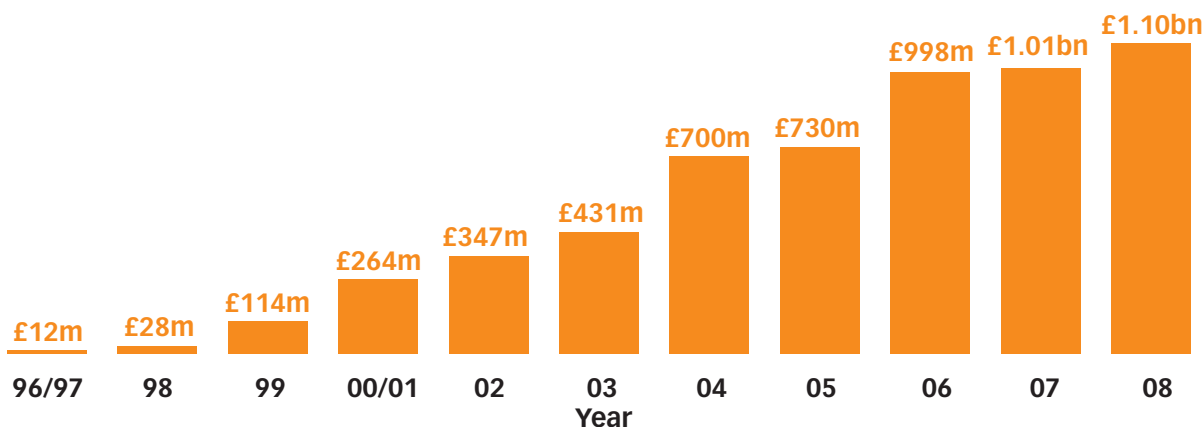
Some key facts about us.

- Really great rates
- Personal currency dealer
- Free transfers over £5,000
- No commission
- No receiving fees at many overseas banks

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

Don't be shy.

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Authorised and regulated by the Financial Services Authority
(FRN No.504360) for provision of payment services.

Contact us now: 0845 389 3000

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