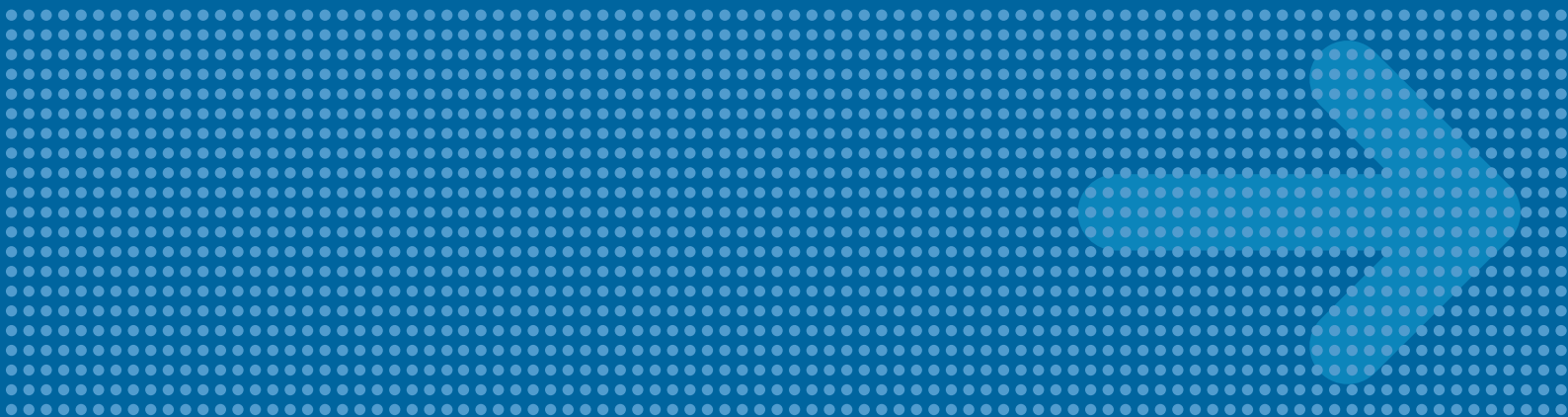


INTERNATIONAL
FOREIGN EXCHANGE





Introduction

International Foreign Exchange (IFX) is a specialist foreign exchange consultancy dedicated to providing expert and highly cost-effective management of currency transactions for businesses and private individuals.

Whether as a corporate or a private client, we take the time to understand your needs, and work with you to develop the best strategies to meet them. We can provide the help, insights and timely information you need to ensure that your foreign currency transactions are as cost-effective, risk-free, efficient and advantageous as possible.

IFX priorities:

- Individual attention from your own dedicated consultant
- Accurate market information and analysis
- Consistent cost savings for our customers





IFX market-leading service

Personal attention

As an IFX client – whether corporate or private – you will have your own dedicated consultant. He or she will be your contact every time you call, will take time to understand your specific needs and priorities, and will work with them in mind.

By providing continuity and consistency of service and a clear understanding of your requirements, we are best placed to help you minimise your risks, optimise your position, reduce your costs and save money in both the short and long term.

Tailored service

By combining specialist foreign exchange expertise with a clear understanding of your circumstances, we are able to provide the strategies that will give you the most appropriate solution for your needs, with the least cost, stress and inconvenience.

Optimise exchange rates

As a specialist foreign exchange consultancy, IFX is able to offer clients access to wholesale exchange rates not offered by your regular bank. And unlike your bank, we do not charge any additional fees or commissions on your rate of exchange.

Flexible settlement

Most banks and currency organisations demand immediate settlement for Spot trades. Through our international banking partners IFX is able to offer flexible settlement terms to help you manage your cashflow more effectively.

Fast, convenient delivery

Unlike your bank, we do not require separate instructions for the conversion and transfer of funds. We expedite all your currency transfers through our international banking partners. As a result, IFX is able to deliver same day to your nominated bank in Europe and the United States.



expertise, responsiveness
and flexibility



Corporate client services

Foreign currency transactions are a requirement for many businesses that:

- Import or export goods
- Deliver services in overseas locations
- Engage in cross border trade
- Own or manage overseas assets and facilities
- Compete with overseas companies

If your business is exposed to fluctuations in foreign exchange markets, the timing and strategy of your currency transactions can make a significant difference to your margins.

IFX can provide the expertise, responsiveness and flexibility necessary to help you optimise your position, minimise the risk inherent with rate volatility and reduce your costs.

Individual attention

As an IFX corporate client, your dedicated account manager will be focused on your particular business and its priorities.

This ongoing relationship allows us to ensure that we fully understand your business requirements, can properly anticipate your needs and employ the correct strategies and contract options to help us execute each currency transaction to your best advantage.

Market information

Through your account manager, IFX will constantly monitor currency markets on your behalf. We will keep you informed of upcoming economic events, which may impact exchange rates. We will advise you on the best transaction type, depending on your requirements, and provide supporting information at every stage.

And as a result, we will help you manage your currency transactions consistently and effectively, and optimise your exchange rate position over time.

Saving your business money

As foreign currency specialists, we are able to provide a higher quality service, at a lower cost than is available through traditional channels. On all your transactions, you will benefit from access to better quality information and a consistently lower margin.



stress-free and
straightforward



Private client services

When private individuals buy and sell assets overseas, invest in international companies, or move to a new country, they are unavoidably exposed to the world of exchange rates and currency risk.

Of the many situations that require you to exchange currency, the most common include:

- Temporary transfer to an offshore location
- Emigrating to a new country
- Buying antiques, art or fine wine
- Buying property in another country

As expert and highly experienced foreign currency consultants, IFX can help minimise the risk associated with foreign exchange transactions, provide peace of mind and save you money.

Individual attention

All IFX private clients are assigned a dedicated account manager. Yours will take the time to fully understand your requirements and concerns, and will work with you through every step of the process to ensure that your transactions are stress-free and cost-effective.

Market information

When you commit to buying goods or services abroad, you add a currency exchange component and a resulting element of uncertainty.

This is particularly true for anyone buying a property overseas. Adverse currency movement between your date of purchase and date of completion can cost you money.

We will monitor markets on your behalf, offer expert guidance on the best strategies and timing for your transaction, and ensure that you have all the information you need to stay in control.

Saving you money

IFX provide a higher quality service, at a lower cost than is available through traditional channels – your bank, for instance.

We will work with you to get the best rates, avoid unforeseen losses, and reduce your transaction costs. And whilst we are specialists in this area, we appreciate that our clients are not. So we will always explain the best options available in straightforward, jargon-free language.



clear, controllable
and **cost-effective**

Instead of debating
global warming



Selecting the right contract

It is impossible to predict the exact future movements of currency markets. Past performance is not a reliable guide to the future direction. As a result, we believe that we serve our clients best, not by speculating, but by focusing on identifying and managing risk exposure at the earliest opportunity.

IFX will work with you to make it as clear, controllable and cost-effective as possible. Depending on your requirements there are a number of options open to you.

Spot Contract

If you have the funds available and wish to exchange all or part of them immediately you can enter into a Spot Contract. Contact us by telephone, email or fax and we will secure the best rate available. Your currency will be available for transfer to any account worldwide the moment IFX has received your cleared funds.

Forward Contract

When your overseas transaction involves a payment in the future, or a series of payments over time, you can enter into a Forward Contract. You can fix an exchange rate for up to two years in advance, with the option to draw on these funds at any time. This contract removes currency risk by locking in your rate and protecting you from adverse market movements during the period of the transaction.

Market Order

If you have time to wait for favourable market movements, you can place a Market Order. Nominate your target exchange rate and IFX will monitor market movements – over an extended period if necessary – and execute the trade once your desired rate is reached.

We can also offer you a 'safety net' mechanism, allowing you to nominate a lower exchange rate, (or 'Stop Loss' order) that will minimise your losses in the event of a sudden fall in the market.



succinct, **informative**
and insightful



The IFX Market Report

The currency market is notoriously volatile and unpredictable. But while our clients need to stay abreast of its movements and the resulting implications, they don't have the time to monitor it 24 hours a day.

Emailed to clients each morning, the IFX Market Report is a succinct, informative and insightful briefing document.

It provides a summary of the previous day's currency trading, along with a market overview and an update on any events likely to influence the markets during the day ahead (including stock market indices, retail sales and trend figures, central bank, government and company announcements).

For corporate and private clients alike, it can provide essential information to help them decide the correct strategies and timing to execute currency transactions to their best advantage, and to inform budgeting and forecasting decisions.

For more information, or to sign up for the IFX Market Report, call **+44 (0)20 7495 8888** or email marketreport@internationalfx.com



secure, **convenient**
way to save money
when travelling abroad





The IFX e-account and MasterCard

The IFX MasterCard Prepaid Currency Card is an extremely secure, convenient and cost-effective way to make payments, either to overseas companies and individuals, or to cover expenses and purchases when you're travelling abroad.

It also offers all the benefits of a MasterCard denominated in either Euros or US Dollars, but without the need for a foreign bank account to support it.

How it works

The e-account is a secure online account, available in either Euros or US Dollars. You can use it either to hold funds ready to transfer onto your IFX MasterCard, or to make regular payments to suppliers, companies or individuals abroad.

Once you've received your IFX MasterCard, and 'loaded' funds onto it, you can use it exactly like any other MasterCard.

Cheaper than a conventional bank account, debit or credit card

When you make payments in a foreign currency using a standard UK bank card, you're penalised twice; first through international bank fees charged on foreign currency transactions, and second on the exchange rate they apply.

With the IFX MasterCard, there are no currency exchange fees to pay (the funds are already in the correct currency). You benefit from a significantly better exchange rate than that offered by your bank or card provider – let alone by a Bureau de Change at the airport.

Greater security and peace of mind

The IFX MasterCard is safer and more convenient than carrying large amounts of cash with you when you travel, and like any MasterCard, your purchases are protected by Chip and PIN.

In addition, because it's prepaid, there's no risk of cloning or unauthorised access to your bank or personal details.

Protection against adverse currency movement

When you're transferring currency onto your IFX MasterCard, you're effectively locking the exchange rate for your purchases, protecting yourself against adverse currency movements in the future.

You can manage your account or top up your card at any time, 24 hours a day, 7 days a week, either by phone, text or online, with the extra funds available immediately.

taking the time to fully
understand your requirements
and concerns





The IFX service

Step 1 – Setting up a trading account

You will need to set up your account and provide the relevant identification before you can instruct your dealer to buy or sell currency. However, opening a trading account with IFX does not cost or obligate you in any way.

To open your account:

- Visit www.internationalfx.com to read our terms and conditions
- Complete and sign the relevant application form
- Contact our accounts team in your local office and provide the supporting documentation requested

Step 2 – Discussing your requirements


IFX can provide you with up-to-date views on market trends, market forecasts and suggest strategies to best suit your currency requirements.

The strategy your consultant suggests will depend on your circumstances, requirements, and goals – as well as any deadlines you may be obligated to. This could involve trying to achieve a target rate of exchange, or simply exchanging your funds at the current market price.

Step 3 – Transacting your currency

Once IFX has taken your verbal authority to purchase currency, or your target exchange rate has been achieved, you will be issued with a contract note. This will detail the exchange price that has been agreed, the amount of currency purchased and will include instructions for settlement of your contract. IFX does not accept payment by cash or from any third party. The contract note will also request that you provide payment instructions for your onward transfer.

Please be aware that your verbal authority to purchase currency is a legally binding contract between you and IFX. For your protection, all phone calls are digitally recorded.



conveniently, **easily**,
and at a fraction of
the usual cost



IFX Regular Payment Plan

If you need to make regular payments overseas the IFX Regular Payment Plan (RPP) will eliminate the stress and workload of organising regular currency transfers, and save you money. The service will help those who need to transfer salary and pension payments to a foreign bank account, or arrange a regular cash transfer to meet mortgage payments or investment contributions.

Why use the IFX RPP service?

- You will pay no fees or commissions on your rate of exchange
- You benefit from a commercial exchange price
- Payments are automated thus reducing administration and eliminating the need to make monthly trades

How does it work?

Arrange a monthly standing order from your bank account to IFX – on receipt, we will buy your foreign currency at the commercial exchange price and credit the foreign account you nominate.

Example (cost-benefit)

15 year European mortgage
€1,400.00 per month repayment
(typically a UK bank will charge approximately £30.00 to transfer funds overseas)

	Bank	IFX
Transaction costs	£30.00	£10.00
Exchange price	€1,400.00 at 1.11	€1,400.00 at 1.18
	(£1,261.26 per month)	(£1,186.44 per month)

Saving

£74.82 per month
£897.84 per annum
£13,467.60 over the term



don't take our
word for it

Client testimonials

"We have found IFX to be a very competitive foreign exchange provider and proactive in their provision of market information and suggested solutions for our company's foreign exchange exposure. They have also been able to react very quickly if the need has arisen and deals have been transacted with the minimal of fuss. I have no hesitation in recommending them as a foreign exchange provider."

Group Financial Controller, Oil & Gas Company

"We used International Foreign Exchange to transfer money when we bought our new home in France. They provided good advice and an efficient, speedy service, saving us several thousands of pounds on our transactions and we continue to use them now for our smaller regular transfers"

Mr & Mrs York, Dorset

"IFX offer a simple initial set-up followed by a very professional and competitive foreign exchange service and good market advice."

Managing Director, Travel Company

"I was delighted with the way International Foreign Exchange managed my transaction. I was given an excellent rate of exchange, the funds were received ahead of time, and my account manager made sure that everything went perfectly. It's quite a contrast to the experience I had with my own bank, and I will be using IFX's excellent service again in the near future."

Mr Nicholls, Sydney

"A quick note of praise for your department to show my appreciation and gratitude for a difficult job dealt with sensitively and in the end successfully... everyone I spoke to on the telephone couldn't have been more concerned, reliable and helpful. I shall most certainly use IFX again and recommend others to do the same."

Mrs Vaughan-Lee, Gloucestershire

"We require three things from our foreign exchange partner; a highly competitive exchange rate, a proactive, responsive service, and lastly, informed and reliable advice. In all those things, IFX consistently meets and frequently exceeds our expectations."

Finance Director, Seafood Importer

Compliance

IFX is committed to conducting its business with the highest level of integrity and supporting the worldwide anti-money laundering effort.

We are committed to maintaining good compliance policy, stringently observing the compliance and reporting regulations of every jurisdiction where we are active, protecting the company and our customers.

For more information, visit www.internationalfx.com or, if you have a specific enquiry, please email us at info@internationalfx.com

International Foreign Exchange

52 Brook Street, Mayfair
London W1K 5DS
Tel +44 020 7495 8888
Fax +44 020 7495 8890

www.internationalfx.com

