

## Security of funds

moneycorp US Inc. is the registered US entity of the moneycorp group with over 35 years in the business and has been rated by a major data and analytics company as having the lowest risk possible.

Only moneycorp has access to and can transact the funds on behalf of the client. They are a fully integrated FX company, with total control of funds and services.

Any client who opens an account with moneycorp US Inc. and uses their service to make payments will have all their relevant funds safeguarded in line with U.S. federal and state regulations.

As a money services business, moneycorp US Inc. is regulated at the federal level by the U.S. Treasury Department's Financial Crimes Enforcement Network (FinCEN). In addition, moneycorp is licensed and bonded in all states that require such licensing.

Under state licensing regulations, moneycorp US Inc. is obligated to hold sufficient cash assets in US financial institutions to be able, at all times, to cover 100% of their outstanding transmission liabilities. In the event of a bankruptcy of moneycorp US Inc., these funds would be deemed, by operation of law, to be held in trust for the benefit of moneycorp's clients. This means that, whatever might happen to moneycorp, client funds that are in transit will always be secure.

For a complete listing of state licenses, please visit: <https://www.moneycorp.com/en-us/legal/licensing/>.

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## Liquidity

moneycorp group is one of the world's largest non-bank providers of foreign exchange liquidity. They are also the only non-US entity to operate an account at the United States Federal Reserve. This is a privilege reserved for US-licensed banks: moneycorp is the sole exception. Thanks to this exclusive relationship, moneycorp's Gibraltar-based subsidiary, moneycorp Bank Ltd, can deliver dollars directly from the Federal Reserve to banks worldwide.

In addition to moneycorp Bank, moneycorp group also owns moneycorp Banco de Câmbio, one of only a handful of FX banks worldwide that are licensed to conduct foreign exchange operations, without restriction, in Brazilian currency.

moneycorp has 20 global financial institutional partners providing access to \$35B daily liquidity daily. In addition, moneycorp's turnover of foreign exchange is \$49B annually.

moneycorp offers FX hedging for commercial activity only, with tenors of up to seven years. Their portfolio of more than 10,000 corporate clients allows no speculative positions or clients.