

# Personal International Payments



# Make your money go further

There are plenty of reasons why you will need to make international payments. From buying a property abroad, emigrating, retiring in the sun, getting married overseas or sending money back to loved ones, we can help your money go further with competitive exchange rates and low fees.

Send over 120+ currencies to 190+ countries, and we'll be there every step of the way. Our award-winning customer service team are dedicated industry experts who are available to guide and support you through foreign exchange movements.

There is a reason 96% of our customers would recommend us to a friend\*.

Find out why by discovering some of our key tools and services to help you make the most of your international payments account.

Behind every international money transfer lies a unique story. What's yours?

# Reasons you might need us



Buying a property



Emigrating



Retirement



Friends & family



Inheritance



Savings & pensions



Weddings



Buying goods



Working



Studying



Medical payments



Moving home



\* Based on a NPS survey of 189 people.



# We help lots of people just like you, everyday



“ My wife and I thoroughly enjoy living in two properties overseas, one in Florida America, and the other in Algarve, Portugal. moneycorp was far better than using a bank, absolutely hassle free. I was very happy with the process of the deal and all staff was friendly and efficient throughout customer service. All I can say is that I was very pleased. ”

*The Kents*

“ My wife Linda and I bought a golf apartment in Soma Bay, Egypt in November 2010. We use this as a holiday home for ourselves, family and friends. moneycorp were excellent and they ensured the transfer of our funds in euros was both smooth and timely. The moneycorp customer service was slick, efficient and they were accessible whenever we needed them. We definitely intend using moneycorp to transfer money to Egypt when we retire and would certainly recommend them to friends and family without hesitation. ”

*The Hansons*

“ moneycorp is a great, efficient service, offering great rates. ”

*Laura Wallace*

“ I have used moneycorp for 11 years now and have always found it a worry free experience, This is due to great communication and follow up online and phone. ”

*Gordon and Ruth*

“ I always try to target the best exchange rate each month and reserve that for my transfer and moneycorp makes that very easy for me to do. ”

*Michael Houghton*

“ Very easy to use and very quick with far better rates than any bank. Simon was really helpful and made everything very simple. ”

*Suzie Abbott*

“ I would definitely recommend moneycorp's services, the whole process was easy, everyone I dealt with was extremely helpful, friendly and professional. I will also be using moneycorp's services again in the future. ”

*The Clarkes*

“ I enjoyed the substantial saving I made on fees with my transfers. It would have cost me £45 to make a transfer with my bank, whereas using moneycorp my fees are £0. If anyone needs to send money overseas then I recommend moneycorp. I can often be heard extolling the benefits of their services to my friends whenever I'm in my local pub. ”

*Neil Palmer*

“ We decided to travel around Europe for a whole summer, visiting six countries over three months. The explorer Mastercard® was perfect for us because it saved us time and money. We just pre-loaded the card before we travelled and used it to pay for shopping, restaurants and excursions, and we didn't get charged at ATMs for cash withdrawals. Our travels were made so much easier with moneycorp and our explorer Mastercard®. ”

*Lorraine & Sean Bartlett*





# Securing your rate now and for the future

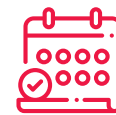
When you are sending or receiving money right away, our award-winning team will deliver your payment how you want it. Agree a great exchange rate online and we'll take care of the rest. That's a Spot Contract. If your payment isn't for today, then here are some simple options.

## Forward Contract



Timing is crucial when it comes to getting the best exchange rate. Foreign exchange markets are unpredictable, which is why being able to control the rate you receive can make your money go much further. You can secure an exchange rate and transfer later with a Forward Contract. Lock in your exchange rate for up to two years, sheltering you against potential exchange rate movements. Please note a forward contract may require a deposit.

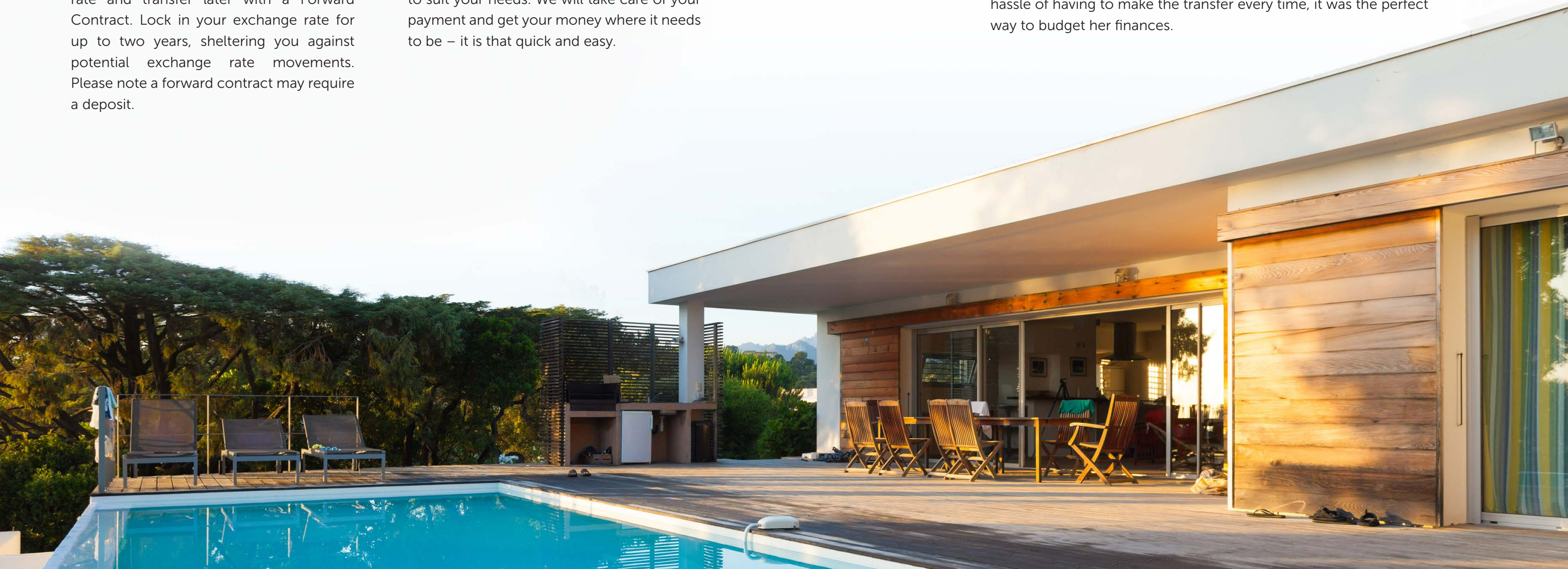
## Regular Payment Plan



If you need to make recurring payments abroad, perhaps for a mortgage, salary or pension, a simple Regular Payment Plan can help. Tell us how much you send or receive, and how often you want to make these payments, and we will schedule the transfers to suit your needs. We will take care of your payment and get your money where it needs to be – it is that quick and easy.

## Mrs Smith's moneycorp story

- 1 On 5th May 2019 Mrs Smith agreed to buy a property in Northern Italy for €280,000. To secure the property, she agreed to pay an initial deposit of 10% and the remaining 90% on completion in 3 months' time.
- 2 When paying the deposit on 5th May 2019, GBP/EUR closed at 1.17511, meaning the deposit cost £23,827 and at that rate, the final 90% of the property payment would cost £214,448. By the time the final payment was due on 10th August 2019, the GBP/EUR rate had dropped to a low of 1.06466, meaning the final payment would now cost £236,695 – a difference of £22,247.
- 3 Fortunately, Mrs Smith had locked in an exchange rate of 1.1751 when she paid the deposit using a Forward Contract. This meant that the final payment cost £215,182, saving £21,513 compared to the exchange rate on the day and covering almost all of the difference between the two rates.
- 4 Mrs Smith then had the remaining payments organised via a Regular Payment Plan over the course of the next 12 weeks. Without the hassle of having to make the transfer every time, it was the perfect way to budget her finances.





# Tools to help you get the best rate possible

International payments made hassle-free with bespoke tools to help make the most of your money.

## Market Order



Choose a rate you would like to target and we will do the hard work for you with a Market Order. If the market reaches your desired rate we will exchange your currency when your target rate is achieved 24 hours a day, 5 days a week, meaning you won't miss out overnight or when you are busy with work or family.

## Track a Rate



We will send you an alert via email or SMS letting you know when a currency reaches the rate you chose, meaning you can take advantage of it without needing to check the constantly moving currency markets.

## Ms Andrews' moneycorp story

1

For the last three months, moneycorp has been assisting Ms Andrews move to Canada for a new role within her company.

2

By working with a team of exchange experts, she was able to organise a transfer of her savings to a Canadian bank account to help her get settled in.

3

Ms Andrews tracked the rates with email alerts and placed a Market Order to limit the risk of fluctuations in the GBP/CAD exchange rate.

4

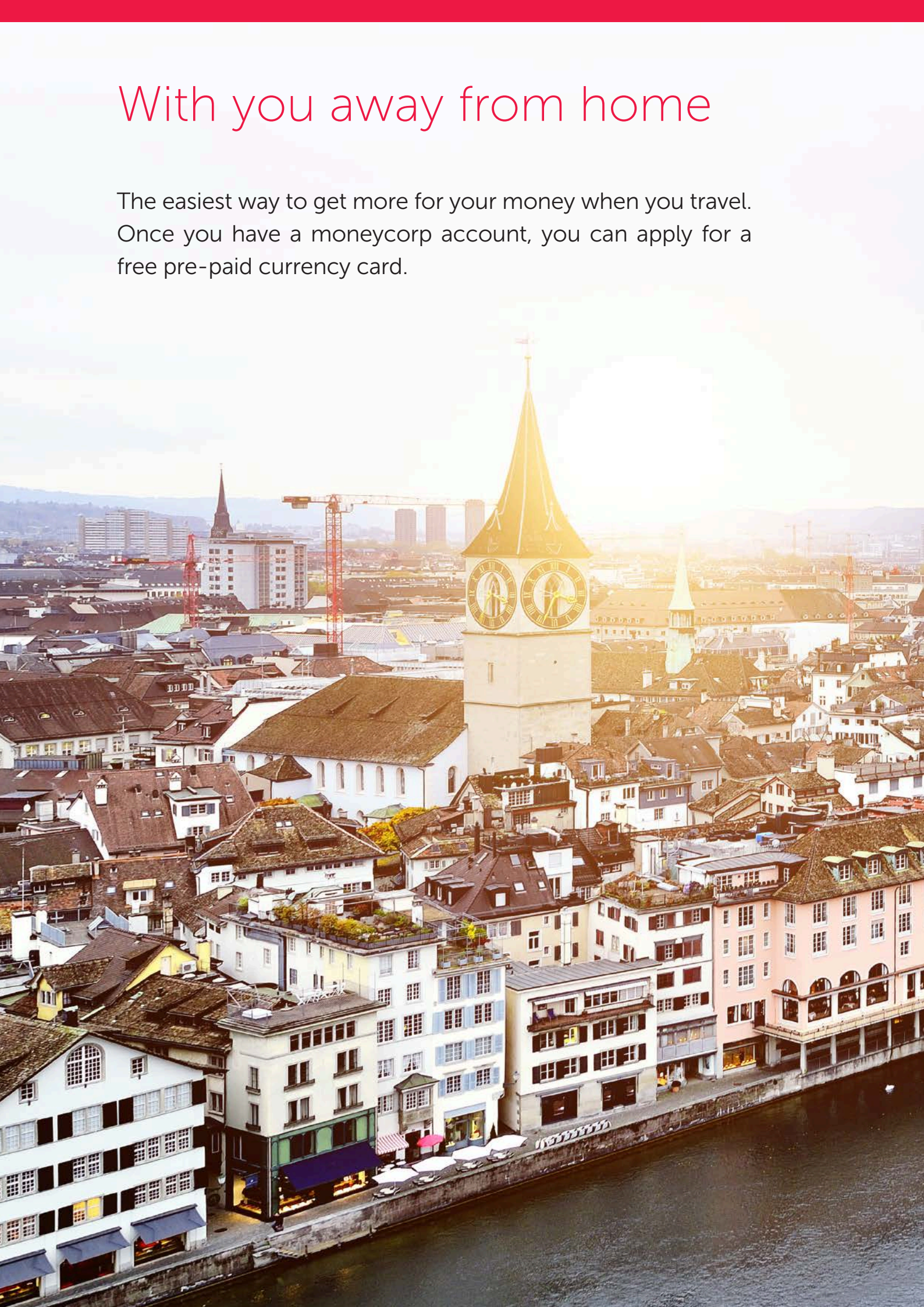
By using these tools, she was able to mitigate the risk of currency fluctuations and save time on currency transfers.





# With you away from home

The easiest way to get more for your money when you travel. Once you have a moneycorp account, you can apply for a free pre-paid currency card.



## Red Explorer Mastercard®



The Red Explorer Mastercard® is a prepaid card available to UK customers and is designed to work seamlessly with your moneycorp account. By locking in the exchange rate in advance you're free to spend without worrying about currency fluctuations. When you need more money, you are only a click away. Simply select which of the ten currencies you need, transfer money from your moneycorp account and spend in local currency. Go online or use our app to check your balances, keep track of your spending, top-up your account and move money from one currency to another instantly.

## The Bartlett's moneycorp story

1

In May 2018 Mr & Mrs Bartlett went travelling across Europe for three months.

2

To pay for shopping, restaurants and more, they registered for a Red Explorer Mastercard before they left the UK. They activated the card, exchanged GBP for EUR, and loaded the currency onto the card.

3

When travelling around Europe, they decided to spend a few weeks in Switzerland, a non-Euro country. Because you can load up to 10 different currencies, they were able to exchange EUR or GBP for CHF easily without needing a different account or card.

4

They also were not charged by ATMs for cash withdrawals, making their travels easier and more cost-effective.



## Leading the way in foreign exchange



40+

years of foreign exchange experience winning awards along the way



1m

payments made to 192 countries in 2019



864

dedicated employees serving our customers across the globe



£36.9bn

traded in 2019 in over 120 currencies

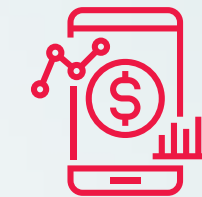
## Your payments, your way

Get the most from your international payments account and send money abroad using our secure online platform, via the app, or over the phone.



### Online

Access your international payments account 24/7. Buy and sell 30+ currencies up to £100,000, send money online using a UK-issued debit card, credit card or funds already on your international payments account. You can also view your full transaction history and store payment and recipient details to make repeat transfers with ease.



### App

The world of foreign exchange and international money payments is fast-moving and sometimes complex. That's why we have developed our app so that you can send money overseas with confidence. Exchange currency, send funds and top up your explorer card anytime, anywhere.



### Phone

Our professional, dedicated account team are always here to help, guide and offer support. Winning the 2019 Gold Trusted Service Award by Feefo, our UK-based team are just a call away.





# Here for you every day

## The News Hub

Our expert daily commentary straight into your inbox provides highlights of key market movements. It's a must-read for those who want to be kept informed of the latest FX news. Visit [moneycorp.com/news-hub](https://moneycorp.com/news-hub)

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## Want to make some money simply for helping your friends out?

Tell your friends about moneycorp and **you'll both get £75 each** when they exchange and send £2,500 within 3 months\*.

Visit [www.moneycorp.com/refer-a-friend](https://www.moneycorp.com/refer-a-friend)

# £75

\*T&C's apply, please visit [www.moneycorp.com/refer-a-friend](https://www.moneycorp.com/refer-a-friend)







[www.moneycorp.com](http://www.moneycorp.com)



MHA@moneycorp.com



Within the UK: **0207 828 7000**

Outside the UK: **+44 207 828 7000**

Monday–Friday: 7:30am – 9:00pm



#moneycorpmoments

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