## moneycorp

PERSONAL INTERNATIONAL PAYMENTS



# Make your money go further

Whether you're buying a property abroad, managing international investments, repatriating funds or emigrating, we're here to help you with your international payment needs.

With the ability to send 120+ currencies to 190+ countries and zero online transfer fees, we'll get your money to where it needs to be, quickly and securely.

Our expert team of dedicated foreign exchange managers will talk you through the specialist products and tools you can use to ensure your money goes further, helping you to navigate the fast-moving currency markets with confidence.

### REASONS YOU MIGHT NEED US



Buying or selling

a property



Emigrating



Retirement



Investments





International salary bonus and shares



Savings & pensions

Inheritance

Buying goods



### Open an account

### Let's talk

International payments

Why Moneycorp? FX tools

### We want to be a part of your journey

*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

*I would definitely recommend Moneycorp's services, the whole process was easy, everyone I dealt with was extremely helpful, friendly and professional.* 

- THE CLARKES

*My* wife and I thoroughly enjoy living in two properties overseas, one in Florida, and the other in the 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.

All I can say is that I was very pleased.

- THE KENTS



### Open an account





## Securing your rate now and for the future.

### Sending or receiving money right away is very straightforward.

Simply agree an exchange rate online and we'll take care of the rest. This is called a Spot Contract.

If your payment isn't for today, there are other FX products that will help you make the most of fast-moving currency markets.

### FORWARD CONTRACT

Timing is crucial when it comes to securing the most competitive 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. A Forward Contract allows you to buy or sell currency on a future date at an agreed-upon price, sheltering you against potential exchange rate movements. You can lock in a rate for up to two years, giving you certainty over future payments and protection from exchange rate volatility.

### **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.

### MRS SMITH'S MONEYCORP STORY

On 5 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.

When paying the deposit on 5 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 10 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.



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.



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 ORDERS**

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



We assisted Ms Andrews' move to Canada for a new role within her company.



By working with our 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.



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.



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



# Partnering for success

We're proud to work with over 3,000 partners - ranging from small privately-owned firms to multinationals - to provide their members with great exchange rates and hedging strategies to make foreign exchange and international payments a simple and reliable process.

### THE CLIENT REFERRAL JOURNEY



They can open an account online, via the app or over the phone, within a few minutes.

Your client will have access to our online platform, a dedicated market specialist & currency tools to manage their international payments.

Their dedicated market specialist will assess their situation, talk them through the currency tools they can use to manage their FX exposure, and provide ongoing market guidance

Your client and their market specialist will then agree a rate and execute the trade.

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If your client uses Moneycorp's services, you can be remunerated.

FX tools

### **BENEFITS FOR YOU**

- Great exchange rates using our panel of liquidity providers
- Dedicated account manager and expert market guidance
- Access to a large range of products tailored to their needs
- Fixed low transfer fee compared to banks
- Free foreign exchange health check
- Safeguarded funds in a segregated client bank account
- Guidance in managing currency volatility.
- Free value-add service for your clients or members
- Designated relationships manager on-hand to help
- Free marketing tools to use in our Partnerships Toolkit
- Dedicated online platform to track your referrals

THE

· Reward schemes available for partners

### WE'RE PROUD TO PARTNER WITH 3,000 PARTNERS INCLUDING



Our partners

### Open an account

et's talk









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### Leading the way in foreign exchange









### 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, send money online using a UK-issued debit 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 and send funds anytime, anywhere.





Our professional, dedicated account team are always here to help, guide and offer support. Book large international payments over the phone with a dedicated dealer, or get quidance and support on current market conditions. Our teams are available 07:30-18:30 Monday-Friday.

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### 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. <u>Click here</u>.



### DOWNLOAD OUR APP

Send money with confidence. Just scan the QR code or download via your device.



Let's talk

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### Let's connect

### Within the UK



0207 589 3000





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Monday–Friday: 07:30 – 18:30

### **Outside the UK**



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### moneycorp.com

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