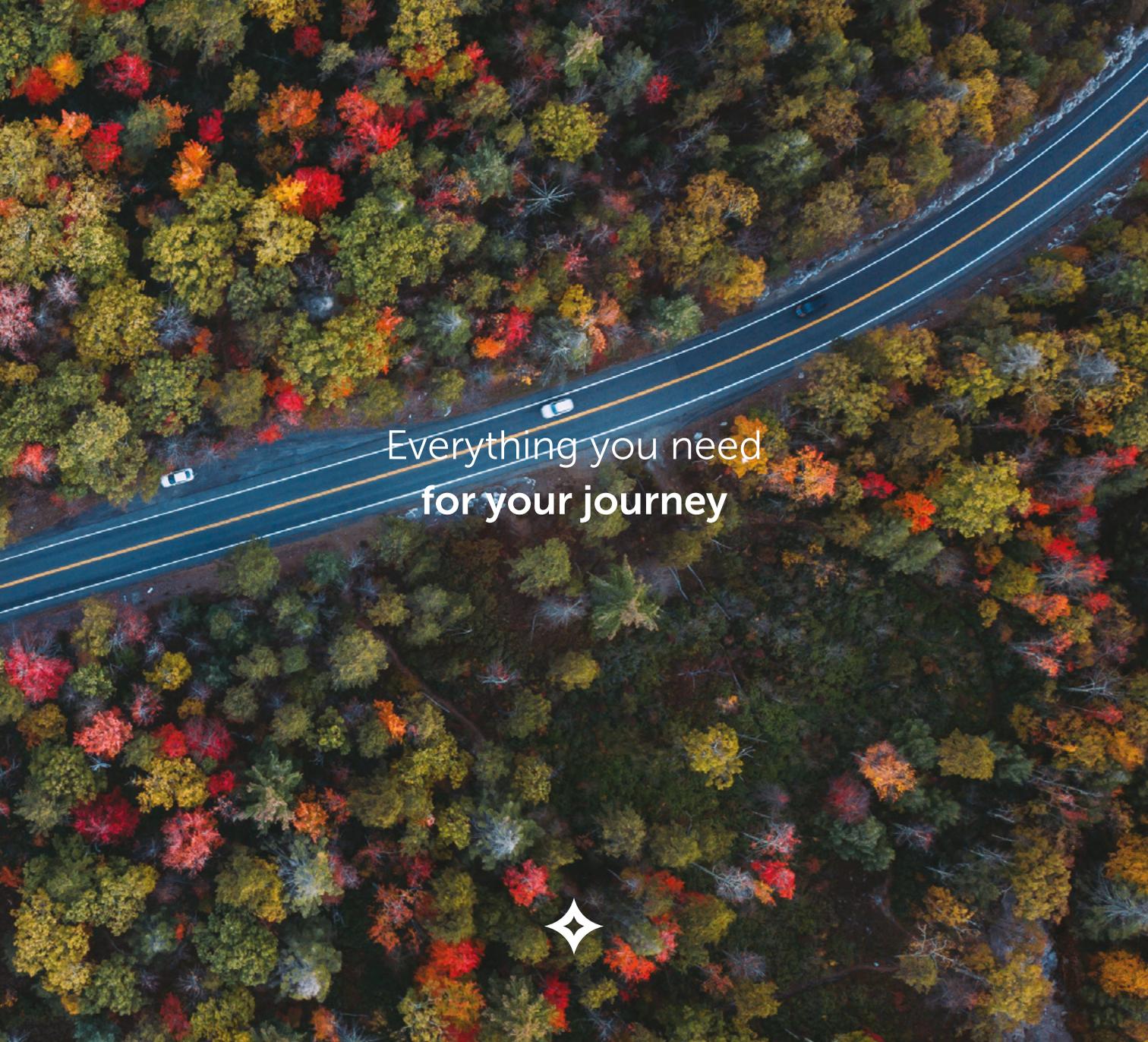


WELCOME TO MONEYPORP

moneycorp 

An aerial photograph of a two-lane asphalt road winding through a dense forest. The trees are in various stages of autumn, with colors ranging from deep green to bright red and orange. Three cars are visible on the road: a white car on the left side, a dark car on the right side, and a smaller white car further down the road. The road has a double yellow line in the center and white lines on the edges. The overall scene is vibrant and scenic.

Everything you need  
**for your journey**





Your moneycorp account gives you access to great rates on over 120 different currencies, expert market guidance, award-winning customer service and a wealth of currency tools which help you make the most of your money overseas.

There are plenty of reasons why you will need to make international payments, from buying a property abroad, emigrating or retiring in the sun to getting married overseas or sending money back to loved ones. We can help you get your money wherever it needs to be in the world, so you can focus on what really matters.





## Where is your next stop?

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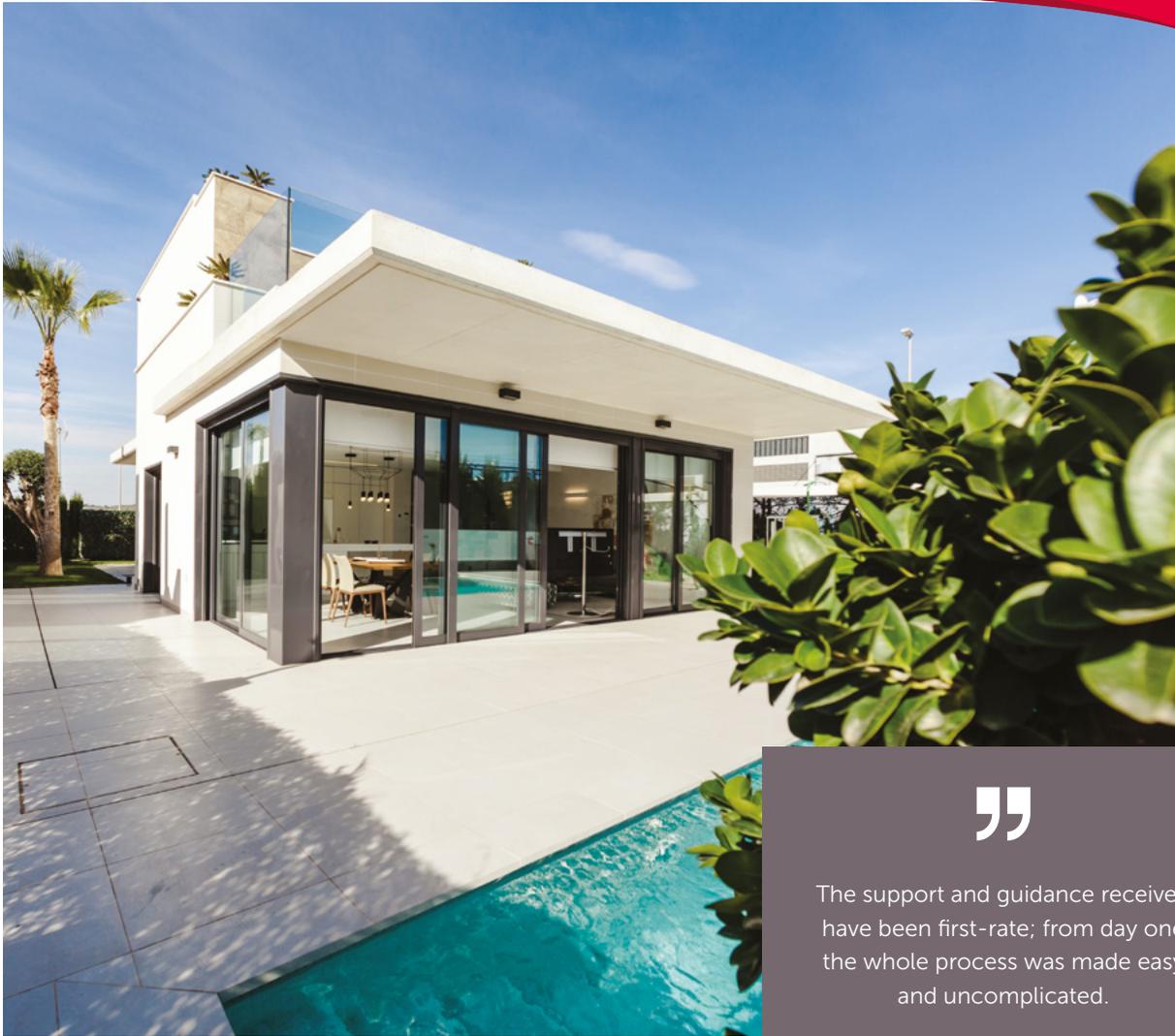
# Buying a property abroad

**Whether you are buying a retirement villa, a family home in the sun or a seaside apartment for when you need to escape the rat-race, moving abroad truly is a life-changing experience. Making that dream a reality however, can be a daunting process.**

Before you start searching for the perfect property, it's a good idea to make a list of priorities on why you want to move, and what the property will be used for. Ask yourself questions on key locations, non-negotiables such as whether you need to have a swimming pool, whether you want to be near specific amenities like golf courses and ultimately how you imagine spending your time in the property.

With everything from your mortgage to local estate agent fees, deposit to local taxes and maintenance costs, you will also need to consider how you will make several international payments when purchasing a holiday home or foreign property.





”

The support and guidance received have been first-rate; from day one the whole process was made easy and uncomplicated.



”

I have been in central Brittany for three years now and the facility of having moneycorp in support has been invaluable.



# Emigrating

**If you're after a fresh start abroad, there's a few key considerations to make before you jet off on how to prepare your finances.**

Whether you're heading overseas because of an exciting new career or for a new life in the sun, sorting the basics such as visas, residency requirements and opening bank accounts are crucial to getting settled in a new country.

Manage your money across borders for when you emigrate easily, and make rental incomes, housing deposits and moving fees a breeze.





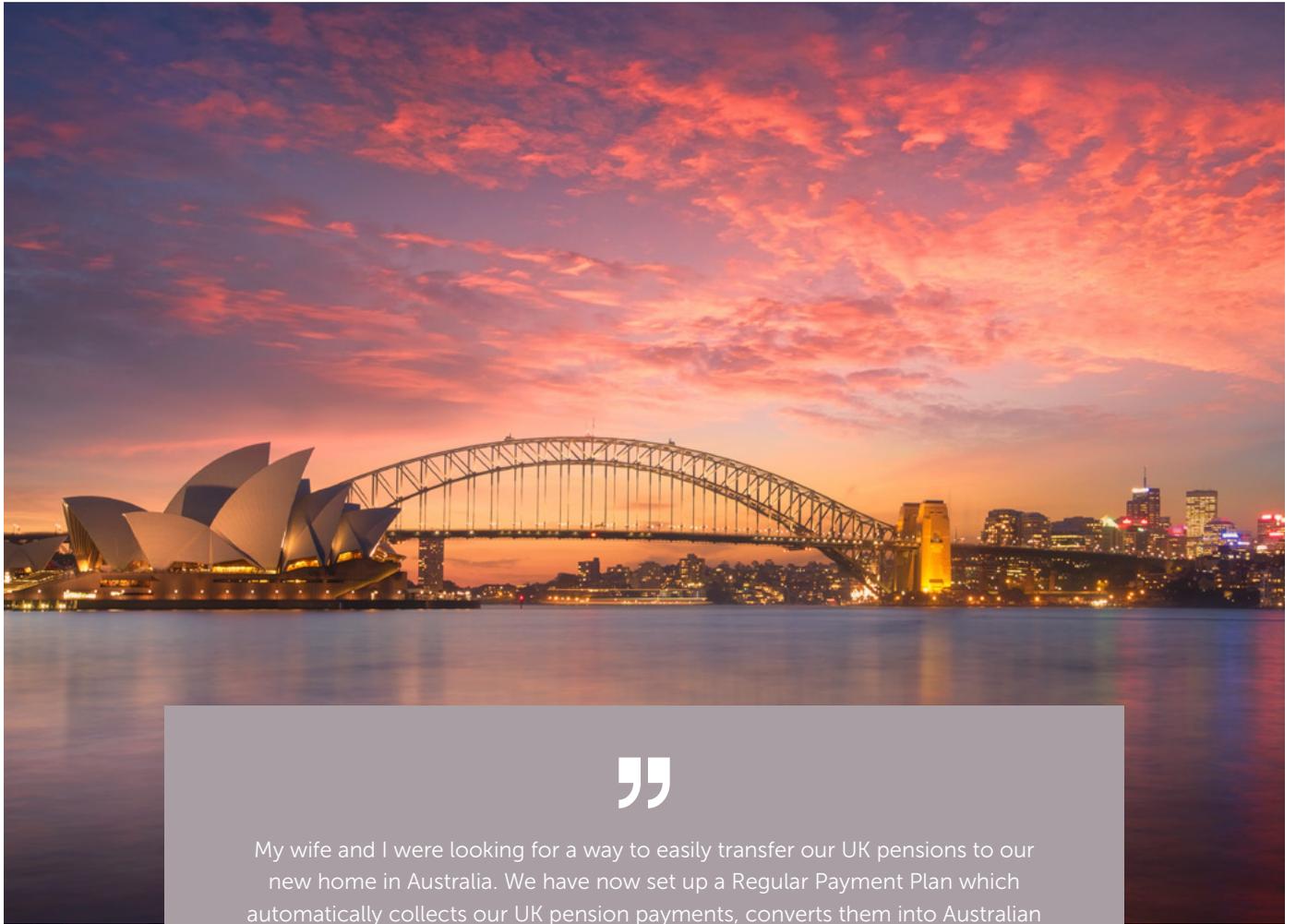
# Retirement abroad

**Sunshine and a slower pace of life attract many to Spain, Portugal and France. But these aren't the only reasons – affordable property and a lower cost of living mean that it's possible to enjoy a higher quality of life on a smaller budget.**

Changes to the laws relating to pensions and pension dividends mean that it's possible to take 25% of a pension pot from the age of 55; many use this nest egg to invest in property. Some make the move right away, others keep working for a few more years, enjoy regular breaks and prepare to settle permanently on retirement.

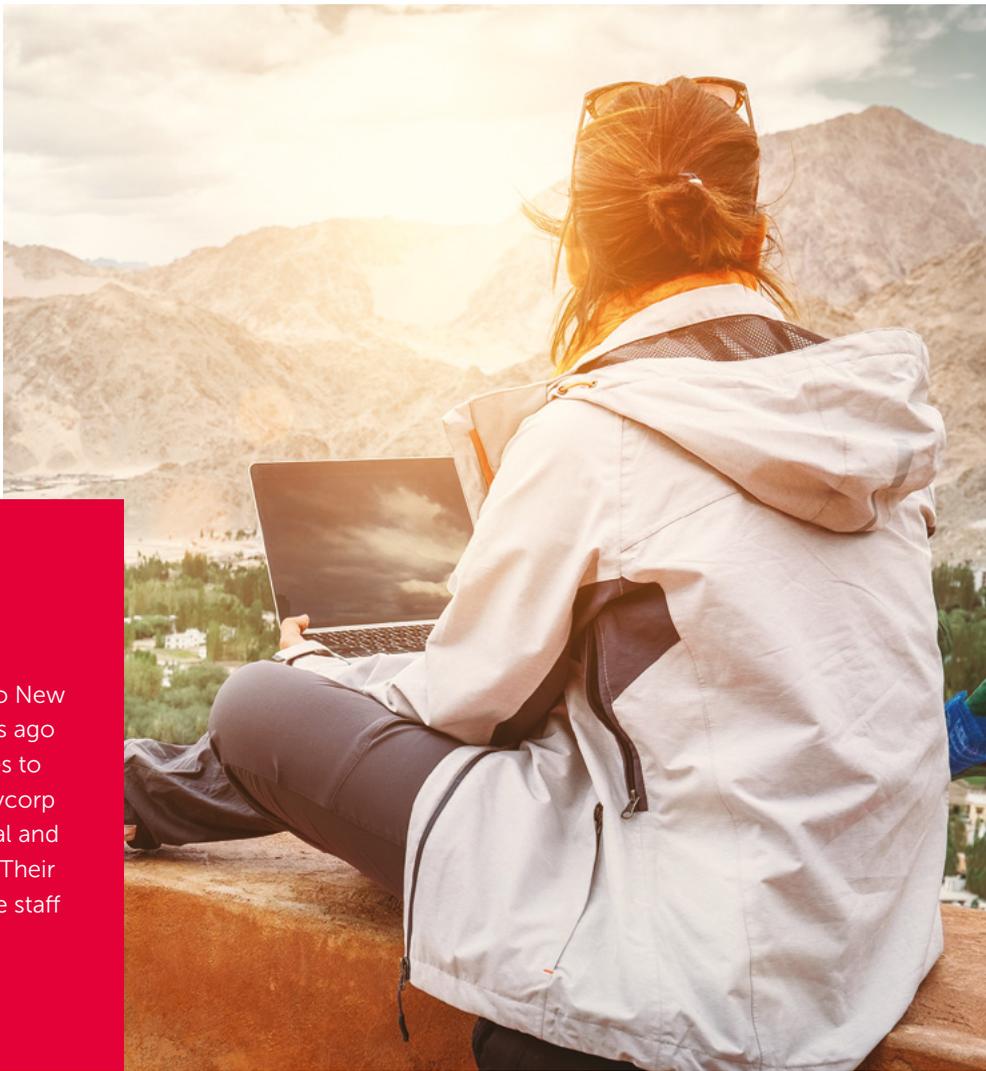
If you decide to retire overseas, it's important to consider the impact that could have on your pension payments, and you could find the amount you receive varies each month due to fluctuations in exchange rates.





”

My wife and I were looking for a way to easily transfer our UK pensions to our new home in Australia. We have now set up a Regular Payment Plan which automatically collects our UK pension payments, converts them into Australian dollars and pays them into our Australian bank account.



”

When we decided to move to New Zealand a couple or so years ago there were so many hurdles to jump. From the start, moneycorp has been so very professional and offered us every assistance. Their rates are competitive and the staff are a joy to deal with.



# Working abroad

**Congratulations on securing a new job! There are many reasons to take a job overseas – you might find that it has career benefits, or you might just have a yearning for adventure. If you’re planning to take the leap, it’s worth stopping to look at how valuable an international post may be for you.**

Overseas work experience can bring with it a number of benefits. Making a success of your role can help you enhance your career prospects and in addition, living and working abroad can bring with it a number of additional skills, including improved language skills as well as personal organisation and resilience.

It’s likely that an overseas posting can pay career dividends in the long term, in the short term it’s worth considering the financial aspect. Even with fair remuneration, fluctuations in currency exchange rates may impact the amount of money you have in real terms. The conversion of wages from one currency to another to cover living costs is just one example.





# Studying abroad

**It's a life-changing experience studying for a degree in another country. Universities in Europe, the US, Australia and Asia are keen to recruit international students, with the Chinese government providing sponsorship or support for 40% of their British students.**

League tables can provide a good starting point when it comes to researching universities around the globe, but the cost of tuition – which can be cheaper than at home – and the cost of living, as well as potential language barriers, are factors to also consider when either studying overseas yourself or supporting a loved one's schooling.

Even for students on a scholarship or in receipt of external funding, there are many international payments to be made. It could be worth the investment however; a study of CEOs from some of the world's largest companies (as per the Forbes Global 2000 rankings) has found that around a third of the most prominent executives in the business world benefited from international education.





”

I have always found moneycorp staff very easy to contact and very knowledgeable and a pleasure to deal with.



”

My account manager provided guidance and support, including regular updates on the market, and it was great to have a named contact to speak with for additional reassurance.





# Getting married abroad

**Congratulations on getting engaged! With the average UK wedding costing over £20,000, it is not surprising that a lot of couples are planning a wedding abroad.**

As well as deciding on the destination, there are a number of other considerations to make. There are local suppliers to work with, the marriage laws of the country to research, while you can't just pop in and check on the details if it's a flight away. One way to manage these is to work with a local wedding planner who can put you in touch with trusted suppliers, provide vital background information on any legal requirements and ensure every detail is taken care of.

An overseas wedding can represent a huge saving for couples looking to get off to the best start possible as newlyweds, with research indicating it to be up to £14k cheaper than getting married in the UK. However, the cost of your special day is subject to a few additional factors, such as the local economy, currency and exchange rate. The savings to be found abroad, coupled with sun, sea, and an enviable wedding photo album, are more than enough reason to take a look at getting married abroad.



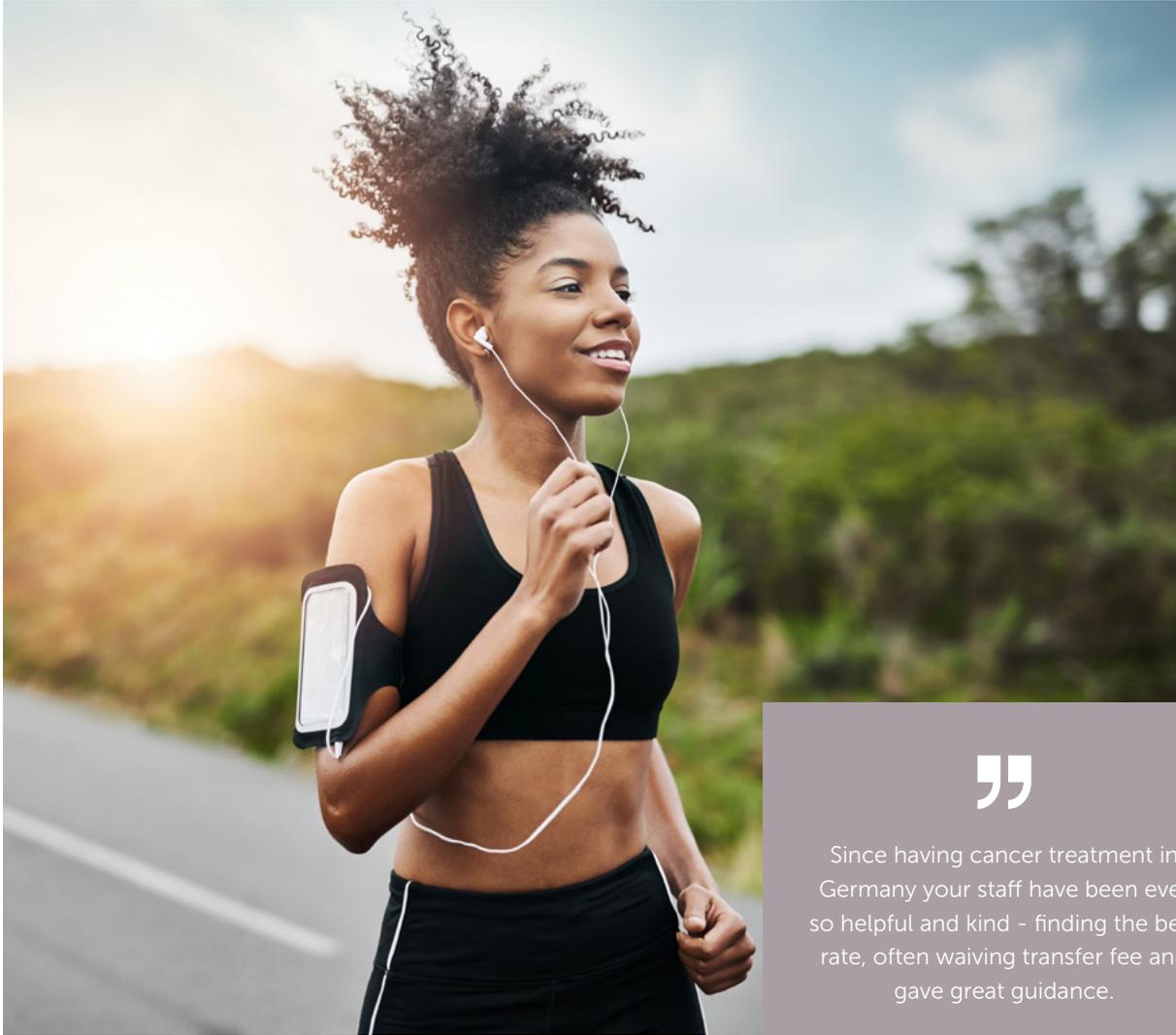
# Medical treatment abroad

**Long waiting lists and high-cost private care mean that many people choose to head overseas for everything from dental treatment and hip replacements to cosmetic surgery. You can often receive world-class treatment at a fraction of the cost in the UK.**

As an industry, medical tourism is increasing year on year as more people are becoming aware that treatment abroad can often be more affordable or more specific to their needs. Many more Brits are travelling abroad for operations such as hip replacements and dental care to avoid the long NHS waiting lists or the higher cost of UK private healthcare.

We know that you've got more important things to worry about when you're organising medical treatment abroad. We can provide support and guidance while you can get back to focusing on your or your family's health needs and concentrate on recuperation.





”

Since having cancer treatment in Germany your staff have been ever so helpful and kind - finding the best rate, often waiving transfer fee and gave great guidance.





”

moneycorp monitored the markets and guided us on the timing as well as securing the best possible rate.



## Inheritance

**These days more and more of us have loved ones living abroad. Should the worst happen, understanding the process of transferring an inheritance from one country to another can become an added problem at a difficult time. Inheritance may come in the form of real estate, savings, retirement funds or other financial products.**

If you're in receipt of an inheritance from overseas, you'll need to factor in currency transfer costs. An international payments account can help you make the most of any legacy you receive and can also help you administer the process of transferring the funds and settling any legal costs in the UK and overseas.



# Payments to friends and family

**Families come in all shapes and sizes, and these days we can have family members all over the world.**

Thanks to global mobility, which sees people live and work in different countries, the situation is becoming more common - from international in-laws to global grandparents who retired to a place in the sun, our connections across the world have become part of family life.

From supporting a family member studying overseas to sending money as a gift for Christmas or a special birthday, there's a whole host of reasons why you'd need to make international payments to your friends and family in other countries.





”

I have friends and relatives in different countries and sending money to different parts of the world through one easy account is simple.





# Buying goods overseas

**Watches, jewellery, cars, yachts or antiques - when it comes to finding a unique item, detail and personal service is everything.**

You might be buying items from abroad because you are not able to find them in the UK, or they could actually be cheaper overseas. If you're purchasing as a one-off or you're a frequent traveller and shopping enthusiast, it pays to be in the know when it comes to foreign exchange impacting how much you actually end up paying.

Buying a yacht for example is a major investment, and not only do you need to consider where you'll be sailing it, but also where you may be buying it from. Between initial purchasing costs and ongoing maintenance and mooring requirements, there could be multiple costs over the course of just a year.

One of the reasons car collectors shop abroad for their next set of wheels is that Europe and the wider world has a larger amount available, but there are several additional steps to make before importing a car from overseas.

Antiques can also be a lucrative and very fulfilling investment. With this in mind, it's no wonder that antiques is a passion for many and can fuel the desire to jet around the world hunting for treasures and bargains. Many people take regular trips abroad each year to visit particular markets or auction yards, while a different country and culture will have a range of antiques that aren't as easy or perhaps as affordable to procure.



# Red explorer Mastercard®

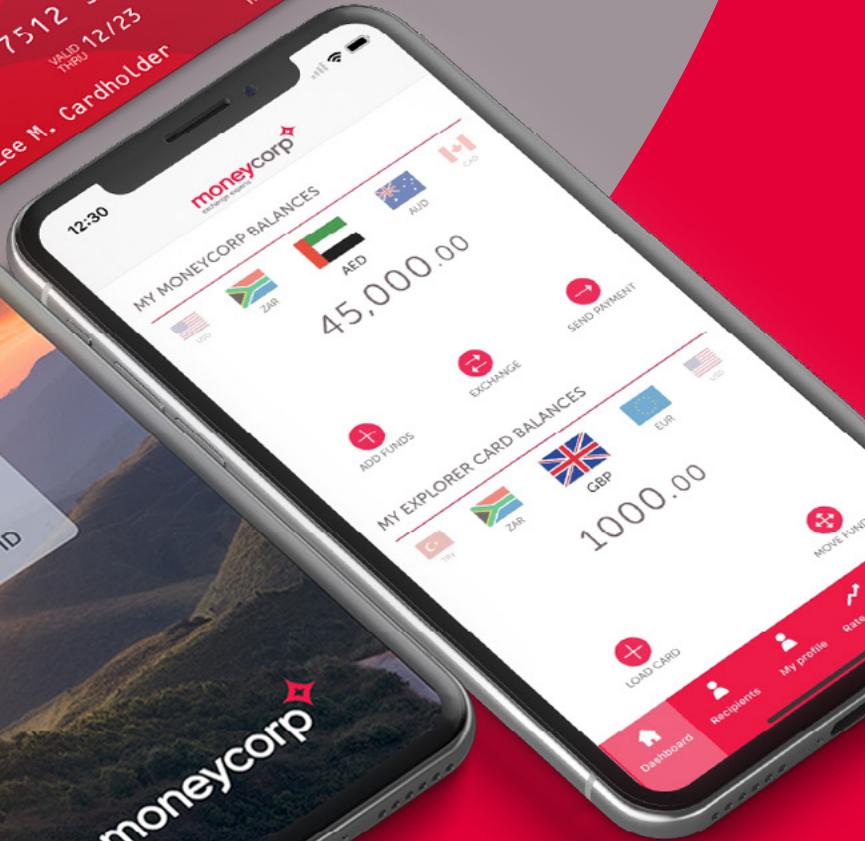
**Your international payments account also entitles you to a red explorer Mastercard® which can be linked to your personal account.** This pre-paid currency card can be used all over the world to make payments in shops and restaurants and works seamlessly with your moneycorp account.

## **Unlock the most from your account:**

- Keep track of your holiday spending via the app
- Load up to ten different currencies on your card
- Transfer funds between different currency wallets

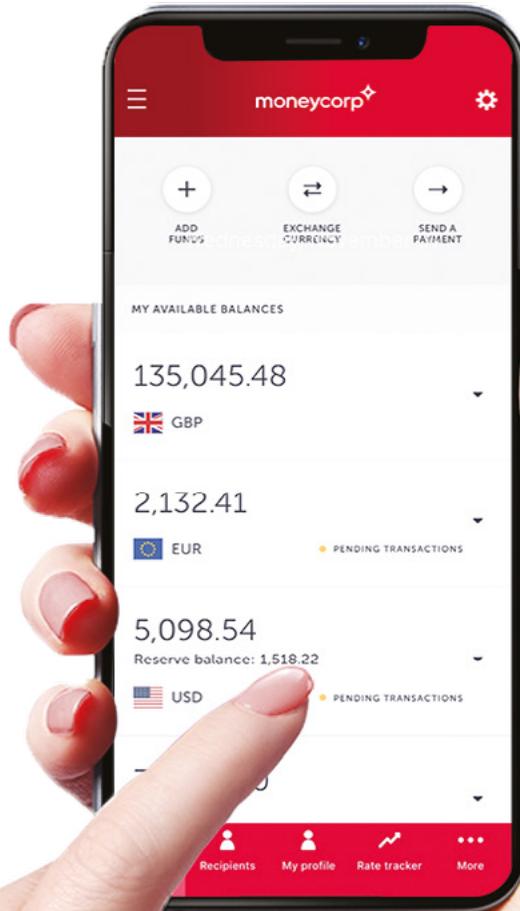
## **Load up to ten different currencies on your card:**

- |  |   |
|--|---|
|  British Pounds       |  New Zealand Dollars |
|  Euros                |  South African Rand  |
|  US Dollars          |  Swiss Franc        |
|  Australian Dollars |  Turkish Lira      |
|  Canadian Dollars   |  Emirati Dirham    |





# Currency Tools



### **Track an exchange rate**

If you are worried about the fluctuations in the currency market, you can receive free alerts if the exchange rate moves to where you want it by using our simple track a rate tool.

### **Target an exchange rate**

If you want to protect against significant movements in the market, you can set a market order which allows you to target a specific rate so your currency exchange is made automatically if and when that rate is reached. You can specify upper and lower limits, which help you plan ahead for all your international payments.

### **Fix an exchange rate**

If you have forthcoming commitments overseas, you can fix a prevailing exchange rate for a set period of time using a forward contract. This may require a deposit and may mean you miss out if the pound makes unexpected gains but it does provide budget certainty and protects against market movements due to currency market volatility, giving you that extra peace of mind.

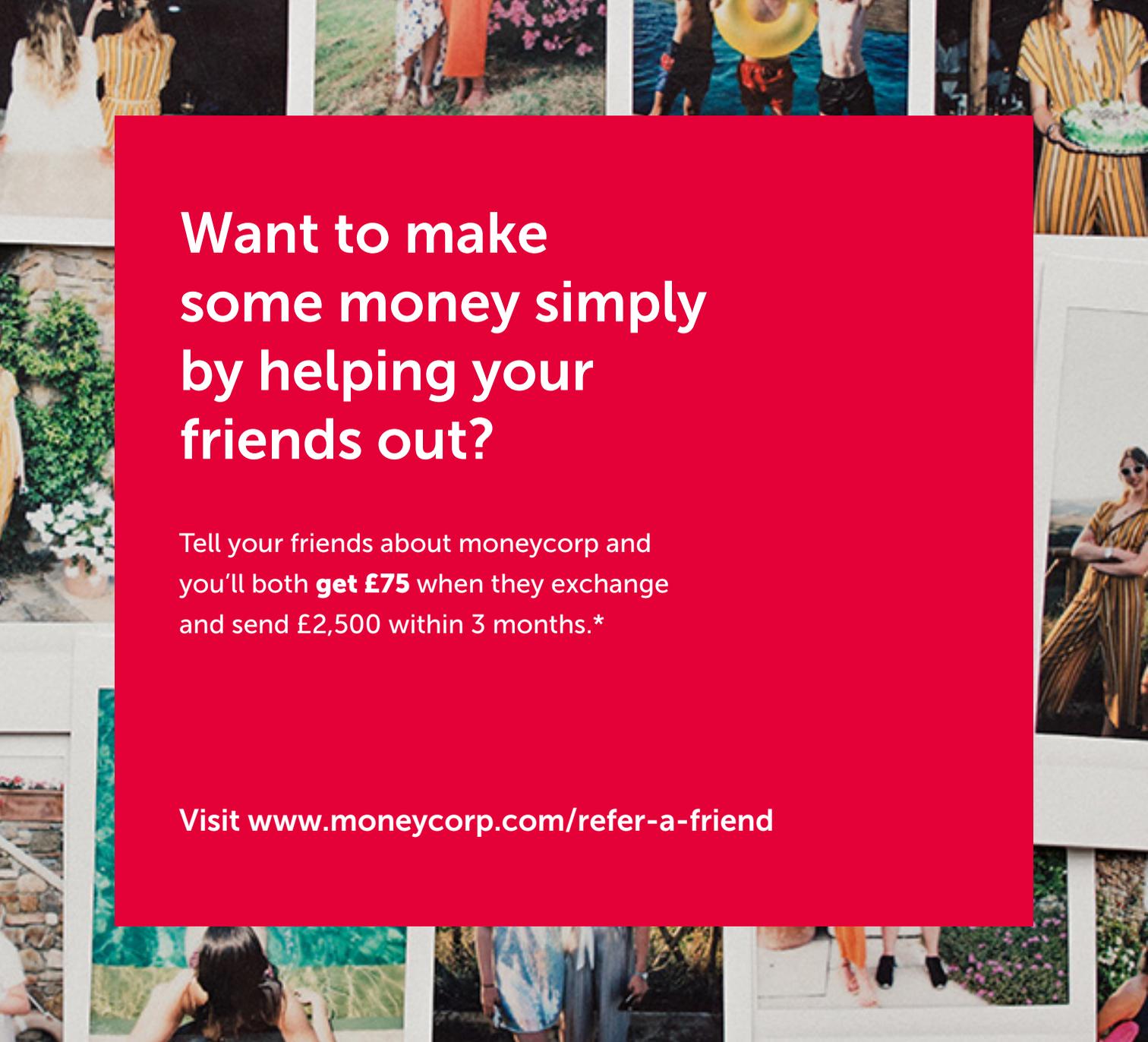
### **Regular Payment Plan**

You can set up regular payments to be sent at a frequency that you require, including weekly, monthly, quarterly or at bespoke intervals for payments such as tuition. You can fix the amount of sterling collected by Direct Debit\*, the amount of currency received, or both if you choose to fix a prevailing exchange rate.

*\*UK only*

### **Get started with your moneycorp account**

Whatever the reason for your international payments, you can get started today by transferring funds online or over the phone. If you'd like to know more about how to navigate your new account and the specialist tools available to manage your funds overseas or would like some guidance on the currency market, give us a call and we'll be happy to get you started.



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and send £2,500 within 3 months.\*

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