



# A GUIDE TO **FOREIGN EXCHANGE**

MAKING OVERSEAS TRANSACTIONS EASIER

SUPPORTING BUSINESS. **AS USUAL.**

**BIBBY**  
FINANCIAL SERVICES



**FOREIGN  
EXCHANGE**





# HOW FOREIGN EXCHANGE (FX) CAN HELP YOUR BUSINESS

## MANAGE RISK AND MAXIMISE PROFIT

Global conversion rates are constantly fluctuating and are driven by supply and demand. Local economies and political decisions can also affect exchange rates, potentially exposing your cash.

If your business needs to make international payments, either a one-off currency transfer or regular payments with clients or suppliers overseas, it's a good idea to weigh up your transfer options to find the best service.

You may be paying high fees or deposits on Forward Contracts and be exposed to premium exchange rate and transfer fees with the banks. Understanding and managing the complexities of Foreign Exchange is essential but we know you've got far more to think about than just that.

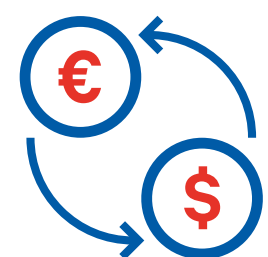
With minimum effort, our FX service enables businesses to make and receive payments easily and quickly across the world, with competitive exchange rates, access to a dedicated trader and a convenient self-service portal.

# FOREIGN EXCHANGE

## BENEFITS OF OUR SERVICE

**Our specialist team offer value for money, convenience, and peace of mind.**

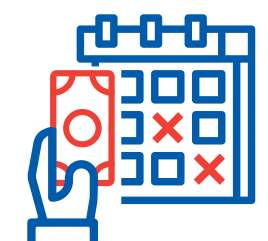
Through our range of services, you can benefit from flexible solutions, whether you have an immediate trading need or want to lock in a rate for a future date.



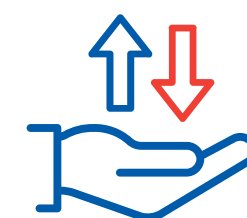
Typically no fees on payments, with a highly competitive exchange rate



Access to a dedicated Foreign Exchange Dealer, plus 24/7 trading via our portal



Ability to convert funds and transfer to end recipients on the same day



No deposits required for booking in Forward Contracts\*



We trade in all major and minor currencies, and some niche ones



Flexibility to use our FX services stand alone or combined with Invoice Finance to unlock cash and exchange currency, all in one place

\* Subject to credit assessment. If the assessment fails we ask for a 10% deposit on the amount to be booked.



# WHAT FX SERVICES ARE AVAILABLE?

## OUR SERVICES

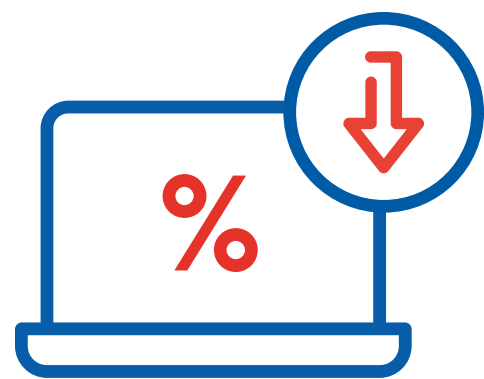
### FORWARD CONTRACTS

If you want to fix a rate to minimise the risk of future currency fluctuations, we offer two types of Forward Contracts with no deposit required\*



#### Fixed

To lock in a guaranteed exchange rate for a pre-determined date, with funds provided when the exchange takes place



#### Open

Guaranteed exchange rate set for an agreed period that can be drawn down at any time.

### SPOT CONVERSIONS

If you have an immediate need to buy or sell currency, Spot Conversions allow you to lock-in the currency rate for use within two days, with zero\*\* fees on payments.

\*subject to approval

\*\*Zero fees on payments or transaction is subject to approval.





# WHY CHOOSE BIBBY FINANCIAL SERVICES?



## **Experienced**

Bibby FX is part of Bibby Financial Services (BFS). We have been supporting businesses with financial solutions for over 40 years.



## **Relationship Focused**

You will be provided with a dedicated contact in our trading team, who is on hand to help whenever you need.



## **Trusted**

Rated Excellent on Trustpilot, a new client joins BFS every 86 minutes



Bibby Foreign Exchange Limited is authorised by the Financial Conduct Authority as a Payments Institution under the Payment Services Regulations 2017 (FCA Firm reference number 671893). Supervised by HMRC under the Money Laundering Regulations.

**Safeguarding**

As an authorised firm by the Financial Conduct Authority, we are required to safeguard client monies by holding those monies in a segregated client account, separate from our own business accounts. These accounts are designated as client accounts and protected in the event of our insolvency or the insolvency of the banks we use to hold the client funds.

**To find out more about Bibby Financial Services, visit:**

**[www.bibbyfinancialservices.com/FX](http://www.bibbyfinancialservices.com/FX)**

**Or speak to our experts on: 0808 273 1041**

**Connect with us on:**



★ Trustpilot



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