



A GUIDE TO **FOREIGN EXCHANGE**

MAKING OVERSEAS TRANSACTIONS EASIER

SUPPORTING BUSINESS. **AS USUAL.**



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 and a convenient self-service portal. Giving you confidence to protect your business against potential market volatility.

FOREIGN EXCHANGE

BENEFITS OF OUR SERVICE

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

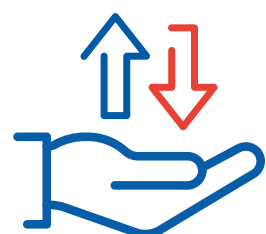
Through our range of services, you can benefit from flexible solutions, whether you have an immediate trading need or want to lock in a rate for a future date.



No fees on payments and a market leading exchange rate



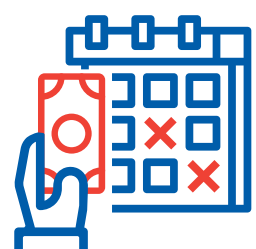
An easy-to-use online self-service portal that gives you instant access to exchange rates, the ability to book transactions online and view your account history at a glance



No deposits required for booking in Forward Contracts*



A choice of over 65 currencies. We trade in all major currencies and some niche ones



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



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 approval

**please note that some currencies can take a few days to clear

WHAT FX SERVICES ARE AVAILABLE?

OUR SERVICES

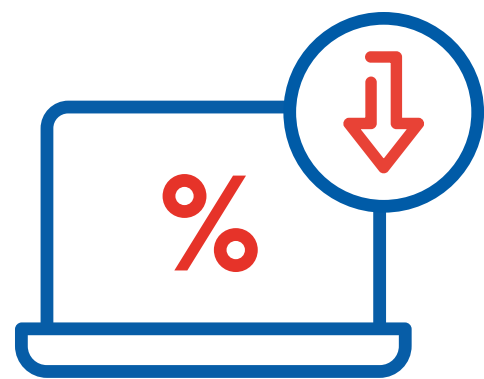
FORWARD CONTRACTS

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.

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

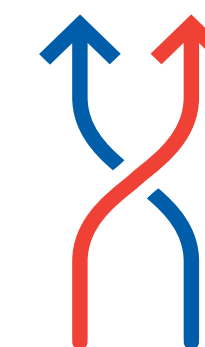


WHY CHOOSE BIBBY FINANCIAL SERVICES?



Trusted

Rated excellent on Trustpilot, Bibby Financial Services is one of the most trusted names in the FX market.



Flexible

We offer a range of flexible FX services that help you to minimise risk and maximise your profit when trading overseas.



Human

We believe business is personal. We pride ourselves on building relationships with our clients and understanding their needs.



Experienced

Our dedicated team is on hand to offer you help, support, and market knowledge when you need it most.

WHAT OUR CLIENTS SAY...

“By securing currency rates for transactions with FX from BFS, we can mitigate the risk of currency fluctuations and forecast for growth more accurately.”

KEN CROWN

DIRECTOR, CROWN CANLINES GROUP

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

Or speak to our experts on: 0808 273 1041

Connect with us on:



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