

deVere  
FOREIGN EXCHANGE

Moving your money forward,  
at rates you want

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Foreign Exchange for Corporate Clients







Whatever the nature of your business deVere Foreign Exchange provides a wide range of services that could help you save money on your international payments.

Our research shows that the majority of businesses still use the banks for all their foreign exchange transfers despite the availability of top end commercial exchanges rates. deVere Foreign Exchange's corporate service ensures that each client receives an expert foreign exchange trader who will comprehensively manage their FX exposure aiming to minimise overseas costs and maximise returns.

## Trusting deVere Foreign Exchange

deVere Group is the world's largest independent financial consultancy group. With in excess of US \$8 billion of funds under administration and management, deVere has more than 70,000 clients in over 100 countries.

As part of the deVere Group, deVere Foreign Exchange delivers a global currency service available to international companies with exposure to the currency markets, whether buying or selling products internationally on a regular basis or transferring on an ad hoc basis as a result of growing overseas demand.

dVFX Corporate can provide you with a simple, safe, and reliable way to save money when trading in all major world currencies by offering favourable foreign exchange rates, sound professional advice, as well as free international transfers.



# Excellent Rates

Running a business is challenging and managing currency exposure can become time consuming and an unwelcome strain on resources. With a dVFX corporate trader working with you, your company will benefit not only from excellent exchange rates but also expert market knowledge and guidance, leaving you to focus on what you do best.

At deVere Foreign exchange we:

Buy currencies directly from the market at whole sale prices to ensure cost savings to our clients

Provide highly competitive rates

Provide free market updates that are relevant to you

Will not ask you to pay any commission or other fees when you buy or sell your currency

Will give you the service you deserve while striving to help you reap the benefits from your transactions

Transfer your funds via priority telegraphic transfer, for free

At dVFX Corporate, our goal is to provide you with the ideal currency exchange rate. Your money will be managed by experts who have a thorough understanding of the market, providing you with a custom-made plan that is tailored to your business.

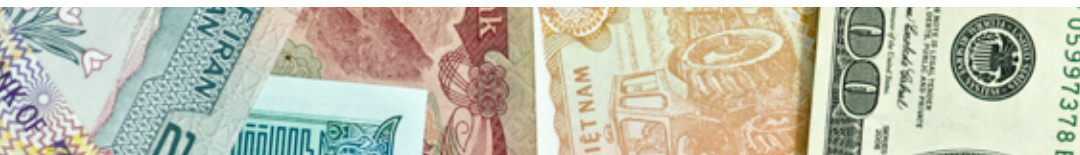
dVFX strives to give you the most efficient service by:

Providing bank beating exchange rates on more than 200 currency pairs

Using telegraphic transfers, including all the necessary information to ensure rapid transaction

Giving you clear exchange rates without hidden charges

Providing free currency analysis





# Contract Types

We refer to a currency transfer as a currency “contract”. A contract is simply an agreement to buy or sell currency.

## Spot contract

Spot contracts are ideal if you have all of your funds available and want to make a fast transfer. You can buy or sell currency for immediate delivery, and benefit from our excellent exchange rates. The “spot” price is the live rate that is available in the interbank currency market.

## Forward contract

Forward contracts allow you to fix your exchange rate for a future trade, even if you don't have all of your funds ready. This option allows you to take advantage of favourable exchange rates up to 2 years before you actually need to send your currency. You can buy the currency now, and pay later. A 10% deposit is payable at the outset, followed by 90% when the contract matures. This option is ideal if you have an overseas invoice where funds are due at a specified future date. While the price of the invoice is fixed the exchange rate will cause your real cost to fluctuate. By fixing your exchange rate using a forward contract you are able to remove this risk at

protect your company from any detrimental market movements.

## Regular Payments Contract

This form of contract is ideal for sending a regular fixed amount for monthly payment of overseas expenses with minimal hassle and expense. Simply set up a standing order and let dVFX do the rest. They buy the currency each month and send it to your nominated account.



# Order Types

Exchange rates fluctuate constantly and can be difficult to predict, so as well as simply buying at the current rate, dVFX offers the following order types to help you make the most from your transaction. This is particularly relevant to businesses with known costs to pay at specified future dates.



## Buy Now

This is the simplest and most commonly used order type. This means you simply decide when you want to buy or sell currency, and call your dVFX Trader to make the transaction.

## Limit Order

A limit order is an order that you leave with your dVFX Trader to buy your currency at a pre-determined market level (i.e. better than the current rate). Your order is monitored 24/7 and your currency is purchased automatically when your target level is achieved.

## Stop Loss Order

A stop loss order allows you to set a minimum rate at which to buy your currency. This would effectively be your worst acceptable exchange rate. If the market falls to this rate, your currency will be purchased automatically. This gives you peace of mind that if you are holding out for an improvement

in the exchange rate, you are also protected from a dramatic deterioration.

Some clients use a limit order and stop loss order together, protecting against risk while hoping to achieve a better rate than is currently available. Whichever level is reached first will be the level that your transaction is completed at. This strategy guarantees that the exchange will be made within a certain price range, helping you to budget in advance. The markets are constantly moving, so our traders will monitor your orders and keep you informed. Orders can be adjusted or cancelled at your instruction at any time prior to being fulfilled.

You will not be asked for payment until your order has been fulfilled (with the exception of some exotic currencies for which dVFX require payment in advance).

# Keeping up with the market

The currency market is ever-changing and requires constant monitoring if you want to enhance your savings on your international transactions.

dVFX Corporate can provide your business with a dedicated, expert Foreign Exchange Trader to keep a close eye on the market and keep you informed on the latest news with free market updates. dVFX will contact you through your preferred method of communication when:

A currency reaches a specified level

World events affect the currency of your choice

You are nearing critical payment deadlines





## Custom-made service

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At deVere Foreign Exchange, we value each and every business and we work hard to understand their unique situations. Once we understand what they need, we suggest multiple approaches to get the best exchange rate, thanks to our thorough knowledge of the global market.

## Frequently asked questions

### Why should I choose deVere Foreign Exchange?

Due to our global presence, we buy substantial quantities of currency every day and as a result, we can offer rates that other companies cannot provide. Furthermore, your company will have its own FX trader, one who will be well-informed with market moves, monitoring exchange rates for you, and who will dedicate time to offer you the best advice.

### How competitive are the exchange rates compared with high street banks?

At deVere Foreign Exchange, our rates are up to 5% better than banks through secure global payment solutions. In addition, unlike banks, we will not charge you with any fees or commissions when you buy currency.

### Why use a deVere Foreign Exchange trader rather than the bank?

Banks have the ability to wire money from one country to another by changing the currency of the money in the process. However, banks use their own exchange rate, which will not be as good as the rate you could get from a specialist foreign exchange trader.

Undoubtedly, using a specialist foreign exchange trader is a more efficient and economical way of changing your money from one currency to another. We will offer you better rates than the banks; moreover, we will provide expert advice on when it is best to exchange the currency.

### How do I send the funds to deVere Foreign Exchange and how do I receive my currency?

The manner in which you pay for your transaction depends largely on how quickly you need the currency. Speak to a dVFX Trader to learn more.

### Will I be able to take control of the markets instead of the latter controlling me?

Your currency broker can advise you more on this point, according to your unique situation but generally yes you can use Limit Orders, Forward Contracts and Stop Loss Orders to take control of your transfer.



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For a full list of the regulatory status of the deVere Group companies, please go to [www.devere-group.com/disclaimer](http://www.devere-group.com/disclaimer)

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