



Connecting Currency



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## Consistently Excellent

I have used TorFX for nearly 5 years now. From major transfers to smaller ones, the service works like a finely tuned machine. Daily market updates are excellent, systems and communication excellent and all the staff are friendly, helpful and professional.

Bill Haywood

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# Connecting Currency

There are a number of reasons why people have to engage with foreign currency exchange. For example, you may be emigrating, buying or selling a property overseas, transferring wages or moving a pension abroad.

If you've never had to deal with foreign exchange before, the process can seem a little daunting and even if you're a dab hand you may find that organising your international money transfers isn't as straightforward as you'd like.

At TorFX we don't believe foreign exchange should be complicated. We think connecting currency should be stress-free, simple and cost-effective.

# About Us

TorFX has been taking a personal approach to foreign exchange since 2004. In that time we've got to know over 50,000 private clients and helped them maximise both large and small international currency transfers.

Every trade matters to us and we work hard to build the sort of relationships which turn first time traders into lifetime clients, but what else do we offer?

- **Step-by-Step Personal Support** – Dedicated Account Managers take the time to understand your needs, monitor the markets on your behalf and offer guidance through every stage of the transfer.
- **Bank Beating Exchange Rates** – As well as providing individually tailored transfers, we're serious about saving our clients money. Our bank-beating exchange rates can help you save a considerable amount on your foreign currency trades. Furthermore, while foreign exchange is just one of a number of services offered by banks, it's our specialism and as leaders in our field we know exactly how to navigate the volatile currency market.

We've got to know over 50,000 private clients and helped them maximise both large and small international currency transfers

- **Free, Fast Payments** – Not only will we give you excellent exchange rates, but we won't charge you for making your international payments\*. With direct connectivity to SWIFT our payments are fast, accurate and seamless.

**Want to know more? Here are our key facts!**

- Our group processes in excess of 3 billion Pounds in foreign exchange and international payments per annum.
- With offices in Australia, the UK, mainland Europe, the USA and South Africa our group employs over 300 highly-skilled financial services employees.
- TorFX Pty Limited holds an Australian Financial Services Licence 'AFSL' and is regulated by the Australian Securities and Investments Commission 'ASIC'. We're also a member of the Australian Financial Ombudsman Service 'FOS' and hold the highest credit rating with Dun & Bradstreet.
- Ensuring the security of client funds is of paramount importance to us, which is why we operate safeguarded accounts in accordance with the Payment Service Regulations.

\* TorFX do not charge for international payments under our standard services. However, we do reserve the right to do so if clients are making multiple payments per currency conversion.





# Trading **With TorFX**

## An individual approach

As we know no two clients are the same, we like to take an individual approach to managing their requirements – and that’s where our dedicated Account Managers come in. Every client is assigned their own personal point of call, a friendly currency expert who’s on hand to offer support, guidance and regular updates every step of the way.

Feedback from our clients has shown us how much they value the personal touch, but we also understand that people like to manage their money their way. Consequently, at TorFX we provide an additional swift and secure online transfer service which clients can access at any time of the day or night.

## 24/7 trading

By opening an online account you can benefit from: 24/7 trading, access to live exchange rates, the ability to monitor the status of your payments and the option of tracking your transaction history. Making international payments in over 30 currencies has never been simpler.

Registering with us is quick, easy and free, and comes with no obligation to trade. You can register as a client online or over the phone and once your account is set up you can start transferring money overseas straight away.

# Our Services

By offering clients access to a range of services which can be tailored to suit their individual requirements, we aim to help them make the most out of every hassle-free currency transfer.

Whether you've got one large lump sum to send abroad or regular overseas payments to manage, we can help.

## So what are some of the services we provide?

### Spot Contract

With this form of contract currencies are exchanged 'on the spot' – meaning we secure you the most competitive exchange rate available whenever you need to buy or sell a currency for immediate settlement.

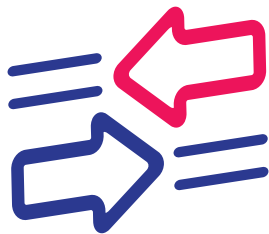
### Forward Contract

Forward contracts can be particularly useful when budgeting for a future currency exchange as they allow you to fix a rate in advance. With TorFX you can fix the rate up to two years before you need to send or receive the currency, giving you far greater flexibility and security while supporting your financial planning.

### Market Insight

While foreign exchange is just one of a number of services offered by banks, it's our specialism and as leaders in our field we know exactly how to navigate volatile currency markets. As well as helping you to select the most suitable solution for your currency and payment needs we will monitor exchange rates on your behalf and keep you informed of market news and rate movements that are relevant to you.





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## We can also help you optimise your trading with different order types

### Limit Order

If you don't want to trade at the current rate you can leave a Limit Order with your Account Manager targeting a specific exchange rate. We will automatically execute your trade when your target rate becomes available.

### Stop Loss Order

If you don't want to trade at the current rate, but are concerned that it may worsen and wish to control this risk you can ask us to execute your trade if the exchange rate deteriorates to your specified level. This allows you to wait for a better rate, but lock in a worst-case rate should the market move against you.



### It is a pleasure to deal with TorFX!

I have been buying Dollars through TorFX for about 6 years now and would not try anyone else. The person I deal with is always very helpful and honest and gives me information which helps me a great deal in deciding the best times to buy. I find their rates compare very favourably with other companies and I have already recommended them to my friends and will continue to do so.

**Neil Bowerbank**

### So very helpful!

We would like to take this opportunity to thank the TorFX team for the excellent service they provided. Our Account Manager was my “voice in the dark”, her professional approach coupled with a fabulous sense of humour made for smooth and easy transactions, ensuring that everything was completed at the correct time. We would not hesitate to recommend this company, you are in safe hands.

**Jackie Williams**

### Excellent service and great rates

We have been using TorFX for regular transfers every month for the last three years. During this time I have found the staff to be extremely helpful and efficient. Having one contact to deal with means you get personal service. When that person is not available someone else steps in and deals with any queries you may have. The online transfer facility means I can transfer money when it is convenient to me. We cannot recommend TorFX highly enough.

**Ronald and Mary Smith**

# Client Reviews

What our customers had to say about us.





# How to Register?

**Registering as a client with TorFX is quick and straightforward.**

**Registering as a client with TorFX is very straightforward and you can complete our registration form online or over the phone. Once your details have been confirmed your Account Manager will give you a ring to say 'hello', introduce themselves and talk through your requirements.**

From that point on, whether you decide to trade over the phone or online, they will be there to answer any questions you might have about foreign exchange, exchange rates and getting the best return on your transaction.

You can access your online account 24/7 and arrange transfers as and when you want them, but if you prefer the personal touch, trading over the phone is just as easy.

When you're ready to move your money your Account Manager will confirm the current trading rate and execute trades on your instruction – the

process is completely transparent and no contract is booked without your explicit confirmation. You will also be sent a Contract Note outlining the terms of your trade. Once your trade is booked you will be asked to pay TorFX in the sale currency so that the exchange can be completed and your purchased currency sent straight to your nominated account.

Dependent on the contract selected and the currencies involved, the converted currency is usually transferred to the recipient account within 1 to 2 working days, although if we have funds on account prior to booking your trade the payment will be made immediately subject to normal banking cut off times.

Whatever your requirement, your Account Manager will be there to help you make the most from your foreign exchange and international payments.

**Whatever your requirement,  
your Account Manager will be there to help**

# Frequently Asked

## Answers to Common Queries.

### What are the benefits of using TorFX over my bank?

There are a number of benefits to using TorFX to manage your international money transfers – not least being able to achieve a more competitive exchange rate. You'll also avoid having to pay the transfer fees and commission costs levied by most banks and have the constant support of your own dedicated Account Manager. In short, you'll save money, time and stress.

### Will my money be safe with TorFX?

Ensuring the total security of client funds is hugely important to us and we have a number of procedures in place so you never have to worry. We operate segregated client accounts, adopt stringent compliance procedures and hold the highest level of creditworthiness with Dun & Bradstreet. Check out our website for more information about how we keep your money safe.

### How much does it cost to transfer money abroad?

If you've previously used your bank to transfer money overseas, you're probably used to paying fees and commission. At TorFX we believe connecting currency should be free, so we won't charge you a thing outside of the actual exchange rate we quote. As well as seeing immediate savings by avoiding additional costs, you'll also get more for your money by securing a bank-beating exchange rate.

### How long will my transfer take?

We like to get your money where it needs to be as quickly as possible. While the amount of time a transfer takes can depend on the currency, destination and receiving bank, the funds should be in your account on the same day or within no more than two working days for more exotic destinations.

### Is there a minimum or maximum transfer amount?

We don't have a maximum transfer limit and our range of services mean you can save money whatever the size of your transaction. With our online platform you can also move as little as \$200 on a fee-free basis. Additionally, if you need holiday money for those two hard-earned weeks in the sun, we'll put you in touch with our recommended cash provider. Whether you need to transfer \$2,000 or \$2,000,000, we can help.





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## Fast, safe service

The FX company of choice - again and again! Fair rates, courteous service and delivery on point.

Alfred & Barbara Seifert

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