



Protect your profit with TorFX



Manage international payments simply and securely

If your business handles multiple currencies, having a foreign exchange strategy in place is vital.

Currency markets are notoriously volatile, and even routine exchange rate fluctuations can have an impact on your profit.

Here at TorFX, our goal is to help protect your bottom line. We offer tailored solutions, dedicated account management and exceptional exchange rates to help you maximise your currency transfers and minimise risk.

About us

We've been helping businesses take control of their currency transfers since 2004, working hard to save them time and money.

Over the years we've **won multiple awards**, earned an 'Excellent' score on Trustpilot, and helped countless

businesses manage their foreign exchange requirements.

We offer:

- ✓ Highly competitive exchange rates
- ✓ No transfer fees
- ✓ Personal account management
- ✓ Specialist solutions and services
- ✓ Swift, secure transfers online or over the phone
- ✓ Expert insights and market updates

Key facts



Our group processes **over £10.5bn** in international payments every year



We employ **over 750 people** in 25+ offices



We have the highest credit rating with **Dun & Bradstreet**

We're proud of our **best in class TrustPilot rating**



We're authorised by the **FCA** in the UK and the **Bank of Spain** in the EU

Bespoke currency solutions

We know that no two businesses are the same. Every company has its own strengths, challenges and requirements.

That's why we always take the time to understand your business before tailoring our approach to meet your needs.

Dedicated account management

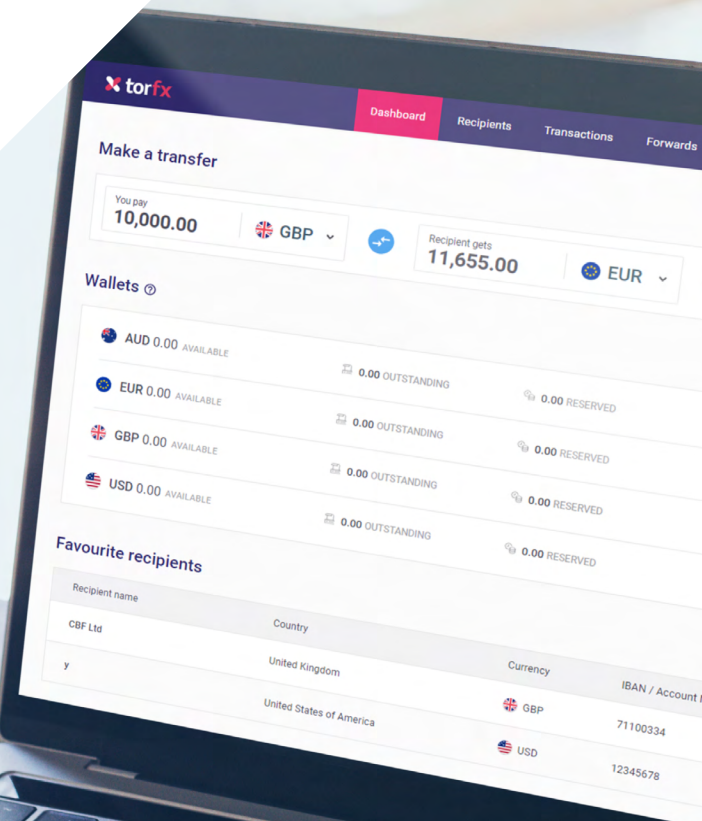
As a TorFX client, you'll be assigned a specialist Account Manager – a dedicated currency expert who will learn how your business works, monitor the markets on your behalf and help you manage your international payments efficiently with guidance on the different tools available.

Business Online

With our market-leading online service your business can increase efficiency, control cash flow and streamline its international payments.

Use Business Online to:

- ✔ Make **24/7 transfers**
- ✔ Check **live exchange rates**
- ✔ Buy currency **in advance**
- ✔ Set **rate alerts**
- ✔ Add **new recipients**
- ✔ View **your balances**
- ✔ Update your **account information**



If you want to find out more about how we can help your business, please get in touch:

+44 (0)1736 335250 | info@torfx.com

Our services

We offer a range of services that can all be tailored to suit your business needs.

Spot contract

Make an on-the-spot transfer, securing the most competitive current exchange rate for an immediate transaction.

Limit order

If you'd like to achieve an exchange rate stronger than the current level, use a limit order to set your target and we'll automatically transfer your funds when your goal is achieved.

Market insights

Stay up to date with the latest shifts in the currency market with regular updates prepared by our market technicians.

Buy currency in advance

By purchasing currency in advance and storing it in your digital currency wallets until you need it, you can capitalise on strong exchange rates and speed up future payments.

Forward contract

Pay a deposit to secure an exchange rate for up to two years in advance. This means you can budget with confidence, knowing exactly how much you'll receive.*

Stop loss order

Control the risk of an exchange rate suddenly falling by setting a worst-case rate. You can wait for conditions to improve but know your transfer is protected if they worsen.

Flexible transfers

With Business Online you can check live exchange rates, make 24/7 transfers, securely add recipients, view your transaction history, and download contract notes.

Expert guidance

Of course, all these products come with exceptional service. We'll work rigorously to understand exactly what your business needs, giving you the tools and guidance to optimise your currency transfers and keep your cashflow under control.

*Fixing a rate in this way would mean you'd miss out if the exchange rate strengthened but you'd be protected from any negative shifts.

Regulated, rated and reliable

We're authorised by the FCA in the UK and regulated by the relevant bodies in all the countries we operate in.

We also keep our clients' funds in a segregated account*, practise stringent compliance procedures, and hold the highest level of creditworthiness with Dun & Bradstreet.

We've won multiple awards over the years, including:

- ✓ Business Moneyfacts Highly Commended Best Service from a Business FX Provider 2023
- ✓ Moneyfacts International Money Transfer Provider of the Year 2016 – 2022
- ✓ Good Money Guide Best Forward Contract 2023
- ✓ Moneyfacts Best Customer Service 2016, 2017, 2019, 2020, 2021, 2022

*Our bank providers do not monitor the funds we place on safeguarding accounts or how we operate these accounts. It is our responsibility to segregate funds.



How we help

We work with businesses from a broad range of industries and sectors, including manufacturing, food and drink, IT, construction, pharmaceuticals, travel, gaming, oil and gas, fitness and healthcare.

Our team can support with:

- ✓ Paying international invoices
- ✓ Purchasing plant, equipment and machinery
- ✓ Repatriating overseas earnings
- ✓ Selling/buying a business
- ✓ Making overseas investments
- ✓ Importing or exporting goods

What our clients say

We're proud of the excellent relationships we build with our business clients.



They won't let you down

I have had exceptional good service from TorFX I really cannot fault the professional way they have handled my business. From setting up my account to fixing a sensible exchange rate. They are prompt, they confirm everything in writing and even my bank was confident in transferring money.

A Sydenham



Helpful, quick and easy

The process for my AUD to GBP currency transfer was very simple and smooth. Setting up the account was easy and everyone I dealt with was friendly and helpful. I am going to use TorFX next time I need to purchase goods from Europe for my business. Very happy.

Greg W



TorFX, great service and onboarding support

TorFX offer a highly competitive service and I've had great, personalised service throughout the business account setup process - I would definitely recommend!

DCT



How it works

Creating a business account with us is fast, easy, and free.

1

Set up an account

You'll be asked for information about your business and requirements, and we may require some supporting documentation but we will let you know exactly what we need.



Create an account

2

Secure a rate

Once your details have been confirmed, your Account Manager will be in touch to introduce themselves and talk through your business requirements.

3

Make a transfer

As soon as your account is open, you'll be ready to start making payments through TorFX. Simply log in to your online account or contact your Account Manager to arrange a transfer.

If you want to find out more about how we can help your business, please get in touch:

+44 (0)1736 335250 | info@torfx.com

Transparent payments

Our transfer process is completely transparent. We'll only execute a transaction if you explicitly instruct us to do so, at an exchange rate that you have agreed to, with no transfer fees applied.

Once you've booked a transfer, you'll get a Contract Note outlining the terms. The next step is to pay us the funds and we'll send the exchanged currency to your nominated account. It could be your bank account, or you might ask us to pay a client, supplier or employee directly.

You can then view your balance, transaction history and previous contracts online.





Create
an account



Get in touch to find out more

➤ +44 (0)1736 335250 ➤ info@torfx.com ➤ www.torfx.com

Tor Currency Exchange Ltd, PZ360, Penzance, Cornwall, TR18 4DZ, United Kingdom. Registered in England & Wales, number: 5193147. Tor Currency Exchange Ltd is authorised by the Financial Conduct Authority as an Electronic Money Institution under the Electronic Money Regulations 2011. Our FCA Firm Reference Number is 900706.

Our EU services are provided by Currencies Direct Spain.

© Currencies Direct Spain, E.D.E., S.L., Avenida del Mediterráneo, 341, 04638 Mojácar, Almería, Spain. Registered in the Commercial Registry of Almería under the Spanish tax ID number B04897930. Currencies Direct Spain, E.D.E., S.L. is authorised by the Bank of Spain as an Electronic Money Institution under Law 21/2011 of 26 July and Royal Decree 778/2012 of 4 May. Our registration number with the Bank of Spain is 6716.