



Connecting Currency



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## They treat the customer's priorities as their own.

TorFX are the best currency exchange agents I have used in 35 years of business. Their charges are transparent and great value. Their staff are knowledgeable, courteous and efficient – they treat the customer's priorities as their own. We have been using them for 5 years now – they have not let us down yet and I don't expect they will.

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# Connecting Currency

There are many reasons why businesses engage in currency exchange and international money transfers. Whether your business is paying for imported goods, receiving payment for goods or services sold abroad, paying overseas staff, repatriating overseas earnings, or simply buying an asset or making a one off purchase, TorFX can help you.

The currency markets can be volatile and without careful management even routine exchange rate fluctuations can impact your company's profitability. If you want to protect your bottom line, we can help you take a proactive approach to managing your foreign exchange exposures by implementing specialist risk-management solutions.

Maximising your company's potential can be challenging, but getting the best return on your international money transfers shouldn't be. At TorFX, we think connecting your business with excellent currency rates should be stress-free, simple and cost-effective. Whatever industry you're in, our business is saving you money.



# About Us

Every payment 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?

Over the last decade TorFX has gone from strength to strength and our success has allowed us to expand our operations in Australia and the UK. Our unwavering commitment to customer service has seen us invest in both people and technology to stay ahead of the competition and continue exceeding our clients' expectations.

- **Personal Account Management** – Your company's foreign currency requirements will be looked after by a specialist Account Manager, a dedicated professional who will take the time to understand how your business works, monitor the markets on your behalf and help you optimise your currency dealings.

- **Excellent Exchange Rates** – We pride ourselves on our ability to save our clients money. As one of the world's largest specialist FX and currency transfer providers we can access highly competitive exchange rates across a wide range of currencies.
- **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 needs we will monitor exchange rates on your behalf and keep you informed of market news and rate movements that are relevant to you – keeping you connected.
- **Free, Fast Transfers** – Not only will we give you competitive exchange rates, but we won't charge you for making your international payments\*. With direct connectivity to SWIFT our transfers are fast, accurate and seamless.

Want to know more? Here are our key facts!

- Our group processes in excess of 6 billion Australian Dollars 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.

\* 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**

We recognise that no two businesses are the same, so we like to take an individual approach to managing your requirements – and that's where our dedicated Account Managers come in. Every client is assigned their own personal point of call, an approachable currency expert who's on hand to offer guidance, specialist insight and regular updates whether it's your first payment or your hundredth.

Opening a corporate account with us is quick, easy and free, and comes with no obligation to trade. You can register online or over the phone and once your account is open you can start arranging transfers straight away.

# Our Services

By offering your business access to a range of services which can be tailored to suit your individual requirements, you can make the most out of every hassle-free currency transfer.

Whether you've got a supplier to pay, foreign currency receipts from your customers, or multiple transfers to make in different countries, we can help.

Obtaining a competitive exchange rate is vital if your company wants to maximise profitability, but taking a proactive approach to managing your current and future exposure is equally important if you want to budget effectively.

## So what services do 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.



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

### Limit Order

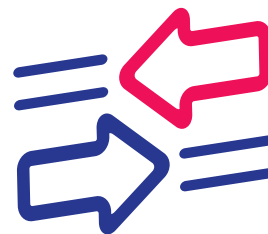
If you don't want transfer your funds at the current rate you can leave a Limit Order with your Account Manager targeting a specific exchange rate. We will automatically execute your transfer when your target rate becomes available.

### Stop Loss Order

If you don't want to move your money at the current rate but are concerned that it may worsen and wish to control this risk, you can ask us to execute your transfer 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.

### Market Insight

Register your business with TorFX and you'll be assigned a dedicated Account Manager to oversee all of your foreign currency requirements. Your business will also benefit from having access to in-depth analysis prepared by qualified market technicians, whose fundamental and technical approach to gauging currency trends can help you minimise risk and optimise the timing of your transfers.



Forward contracts can be particularly useful when budgeting for a future currency exchange as they allow you to fix a rate in advance



### An absolute delight to work with!

We process around 40 to 50 international payments a month through TorFX and couldn't be happier with the level of service. Switching from international bank transfers to TorFX has saved our company a substantial amount of money in monthly bank fees as well as reducing manual processing time at our end, allowing us to focus on what we do best: providing high quality translations. Our account manager is an absolute delight to work with. She knows our processes and requirements inside out and provides valuable currency insights that help us get the best exchange rate deals for our freelance translators.

**Jones Enterprises Limited**

### We have had nothing but good service

Since we started using TorFX we have had nothing but good service. Initially we were reassured by their commitment to match any rate offered by our bank but in reality this promise has never been needed as their rates far outstrip those our bank can offer. The icing on the cake is the excellent service we receive from our dedicated account manager who is always efficient, professional and a pleasure to deal with.

**Fianium Limited**

# Client Reviews

What our customers had to say about us.





# How to Register

## Registering as a client with TorFX couldn't be simpler

Opening a corporate account with TorFX is very straightforward and you can complete our registration form online or over the phone. Once your details have been confirmed, one of the specialist Corporate Accounts team will give you a call to introduce themselves and talk through your requirements.

From that point on they will be there through every stage of your transfer and can answer any questions you might have about foreign exchange, transfers and minimising your company's exposure to risk.

When you're ready to move your money your Account Manager will confirm the current trading rate and execute transfers on your instruction – the process is completely transparent and no contract is booked without your explicit confirmation. You'll also be sent

a Contract Note outlining the terms of your trade. Once your transfer is booked you'll 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. This may be your own bank account or you may ask us to pay a supplier or client direct.

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 international transfers.

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

# Frequently Asked

The most common questions we receive

At TorFX we believe connecting currency should be free, so we won't charge you a thing.



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

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

## Will my company's money be safe with TorFX?

Ensuring the security of client funds is hugely important to us and we have a number of procedures in place so you never have to worry. Check out our website for more information about how we keep your money safe.

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

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 an excellent 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?

There's no maximum limit and all transfers are conducted at a commercial exchange rate on a fee-free basis.



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## Efficiency and good value

I have found TorFX always execute my instructions with speed and efficiency and offer a good rate on my transaction. If I need to make any variation to my regular monthly payment they are fast and responsive. I cannot ask for a better service than the one they offer and would recommend them to others.

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TorFX Pty Ltd, Suite 202, 25 Elkhorn Avenue, Surfers Paradise, Queensland 4217, Australia  
Tel: +61 75560 4444 | E-Mail: [info@torfx.com.au](mailto:info@torfx.com.au)

[www.torfx.com.au](http://www.torfx.com.au)