



Simplifying International Currency Transfers to Australia

redpin



Group Overview



TorFX is part of one of the **largest and longest standing** privately held Foreign Exchange (FX) Groups in the world



Internationally recognised, **multi award winning** FX Service, a highly trusted and reputable brand



Transacted in excess of AUD **\$18.5 Billion**/ NZD \$20 Billion for FY23



Extensive and well established **Affiliate Partner networks** across all regions of operations



Global footprint with **650+ employees** over **25+ offices** across 5 continents (Europe, Australia/New Zealand, America, Asia and South Africa) servicing **425,000+ customers**



Holds the **highest level of creditworthiness** with Dun & Bradstreet



Our Credentials



Canstar 5 stars, 6 years



TorFX has been awarded Canstar's **5-Star Rating for Outstanding Value International Money Transfers** for six years in a row 2018-2023.

We are the only FX provider to receive this award 6 years running

Trustpilot 5 stars



TorFX maintains a rating of 5 Stars on Trustpilot.

We hold a **rating of 4.9**, higher than any other company in our field.

Multi award winning



Mozo Experts Choice Award 2022.

Finalists in Finder's Customer Satisfaction Awards.

Moneyfacts **International Money Transfer Provider of the Year 2022** for a seventh consecutive year.

BENEFITS FOR CLIENTS

Highly **competitive exchange rates** and fast, efficient service, **no transfer fees.**



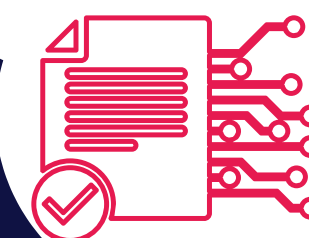
“High touch” **personal service**, every client is assigned a dedicated account manager, providing unique market insights and guidance.



Access to multiple **foreign currency wallets**, no requirement to set up localised bank accounts. Transfer **40+ currencies to over 120 countries** quickly and securely.



Broad range of FX products to **suit all circumstances**, spot and forward contracts, limit orders, stop loss orders and rate alerts.



Reasons **Private** Clients Transfer



Emigrating and relocating sale/purchase of property

Purchasing high value assets motor cars, yachts, aircraft, art and jewellery



Repatriating savings and pensions (SIPP/QROPS)

Settlement of estates inheritances



Overseas investments properties and/or securities

Transferring overseas salaries/wages



FX Products



TorFX has a range of specialist foreign exchange products that can be adapted to suit individual requirements for both private and business clients.

Spot Contract - with this form of contract currencies are exchanged "on the spot"



Forward Contract - gives clients the ability to fix an exchange rate in advance, provides greater flexibility, security and budget certainty



Limit Orders - gives clients the ability to target a future exchange rate, executes automatically when the target rate is achieved



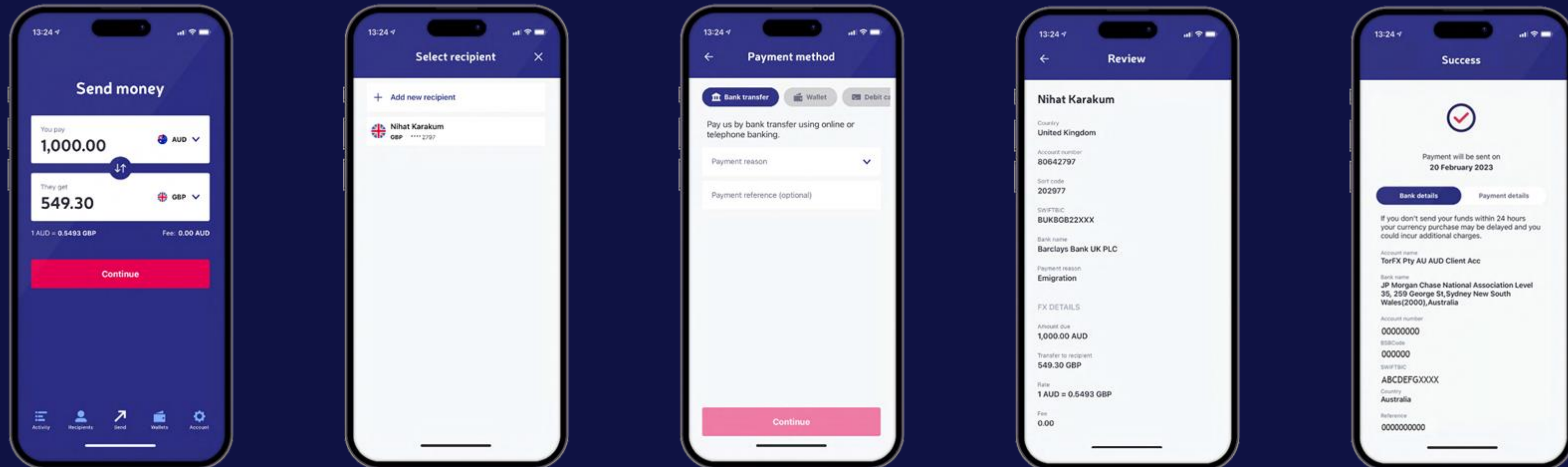
Market Insights - providing clients with regular market updates and insights to help them mitigate risk and identify the right time to move their funds



Stop Loss Order - gives clients the ability to control risk by setting best case (targeted rate) and worse case (base rate) scenario in periods of high volatility and uncertainty



TorFX Digital Wallet – Virtual Banking!



If you open an Australian bank account from overseas you cannot use it until you arrive in Australia as you need to activate it on arrival in Australia...

The TorFX Digital Wallet is active when set up –

- This means you can pay Visa Fees in AUD from overseas.
- You can pay rental deposits or anything else in AUD before you arrive in Australia from your TorFX Digital Wallet.
- Easy to send £ back to your home country from Australia using your TorFX Digital Wallet too!

Advantages of Expert FX Help



- The Australian Dollar is a volatile currency (1 year graph). High/Low difference = \$268 extra per £1,000 sent.
- On 1 January the interbank rate was 1.865, on 10 January it was 1.902, transfer of £100k = \$3,681 extra in your pocket
- A dedicated Account Manager providing you with market insights and guidance to help maximise the value of your transfer.

Potential Savings with TorFX



By offering you more competitive exchange rates than you would receive using a bank, TorFX can help you make significant savings.

£	Amount Transferred	£10,000	£50,000	£100,000	£250,000
\$	Amount received by using UK bank*	\$18,527	\$92,826	\$185,843	\$465,085
👤	Amount received by using TorFX	\$18,756	\$93,972	\$188,326	\$471,770
✓	Difference	\$229	\$1146	\$2483	\$6685

While many banks also charge transfer fees, TorFX don't, cutting your costs further.

*Please note, the rates quoted above are for indicative purposes only. The bank rate is an estimation calculated on quoted rates and is not reflective of the rate available with any specific bank. Exchange rates are always moving and the rate you would receive for your transfer is only confirmed at the point of booking your trade. The interbank rate available at the point of the comparison was AU\$1.91.

Client Data & Security of Funds

TorFX adheres to the highest standards - GDPR regulations (General Data Protection Regulation). GDPR was designed to harmonize data privacy laws across Europe, to protect and empower all EU citizens data privacy and to reshape the way organizations across the region approach data privacy. All client data are stored in ISO/IEC 27001 compliant systems with a major technology partners.

As a group, we have a network of banks internationally and each region has established commercial arrangements in place with specific banking partners. Tor PTY has such arrangements in place with Barclay's (UK) and JP Morgan (Australia), they are the custodians for clients' monies.

Client monies are held in segregated client accounts, these accounts are held completely separate (fire-walled) from the TorFX operational business accounts and are ring-fenced from any business activity. We facilitate all international transfers and payments using the internationally accredited SWIFT banking system, it is considered the safest and most secure banking transfer platform in the world.





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