



Simplicity Foreign Exchange
Take control of your currency





Contents



- 4 About Simplicity Foreign Exchange
- 5 Top Benefits / Why SFX?
- 6 About GC Partners
- 8 Simplicity FX Solutions
- 9 Frequently Asked Questions

About Simplicity FX

The foreign exchange market (also known as forex or FX market) is the largest, most liquid market in the world, with trillions of dollars changing hands every day.

Simplicity Wealth Management have partnered with GC Partners to create Simplicity Foreign Exchange. Through this partnership we can now offer our clients an innovative foreign exchange service which allows you to trade all major world currencies at truly market leading exchange rates.

It also enables you to make international payments in a fast, efficient and cost effective manner.

This service is specifically designed for those on the move and who need to be able to make transfers fast from one currency to another at the click of a button or phonecall.

You can choose to use our state-of-the-art online trading platform, with live prices powered by GC Partners or should you prefer, you can request a call back and deal directly with a professional and experienced FX trader to ensure that you not only have access to the full range of bespoke FX solutions that we offer, but also an expert opinion and guidance to assist you with your trades.



Five simple steps to send your currency overseas

1 Open an account - its easy and free!

2 Order your currency online or by phone

3 Pay by bank transfer

4 We send your money to the bank details provided

5 Your trade is then confirmed by email

* Arrival time may vary depending on currency, time of transfer and bank processing.

Top benefits of Simplicity Foreign Exchange

We have compiled a list of what we believe are the major benefits of using SFX:

- Pay NO fees or commissions on your trades
- Set up your online account in less than 1 minute and trade immediately
- Access to live currency prices at the click of a button
- The ability to trade all major currencies 24/7
- Expertise and guidance from GC Partners, one of the market leaders in FX
- Book your trade months in advance for peace of mind
- Easy access online account transaction history
- Excellent referral programme (see our website for the latest rewards)

Why do I need Simplicity Foreign Exchange?

Many of our clients are already saving money on fees and charges that they would normally otherwise pay for the following services:

- Buying or selling a foreign property
- Bringing money into your country of residence
- Buying or selling products internationally
- Overseas Investments
- Travelling/Emigrating
- Pension Drawdown in the currency of your country of residence



About GC Partners

What we do

We're a specialist financial services provider. We move money overseas. Quickly, reliably, and securely. Using great foreign exchange rates. Whether you're an individual looking to purchase a property overseas or a business that's selling or buying goods from other countries, we can help. It doesn't matter how large or small the payments are. From a substantial one-off property sale to regular ongoing payments, you can rely on us.

Why GC Partners?

Since 2003, we've made it simple for over 100,000 people like you to transfer money to more than 125 markets across the world. And, unlike other payments providers, GC Partners carry additional FCA permissions allowing us to hold client money under CASS rules. This allows us to offer a wider range of services to a broader spectrum of clients. This includes major international corporations, accountancy and legal practices, fund & bond managers, property developers and the institutional investment sector – as well as private clients.

Bottom line... your money is always protected.

And this isn't the only reason we stand out.

“Our service is
our currency”

Taking away your stress

Transferring funds overseas for the first time can feel stressful. At GC Partners, we take away the stress and the worry. Not just by solving any money transfer problem with better, faster, more flexible deals, but also by answering your questions. Putting you at ease. Providing a safe pair of hands throughout the process.

We do it in two ways

First by making currency simple – bypassing the complexity of how mainstream banks move and hold money. Giving you options they just don't have. Second, you get to meet us face to face. With offices all over the world, you can talk to us in person about all your currency needs. And, because we're on the ground, we're perfectly placed to know your region and how other service providers, such as solicitors and estate agents, operate.

You're always at the heart of our service. And our service is our currency.

“We're authorised and regulated in the UK by the FCA. Giving you the confidence and assurance that you need when we handle your money.”



“We're also experts in helping businesses pay international suppliers and receive payments from overseas clients. Fast, securely and with ease. Making payments run smoothly – every time.”

Relax. Your money's safe

The safety and security of your money is as important to us as it is to you. We take protecting your money very seriously. Each year we transact more than \$5 billion in foreign exchange and make over 400,000 payments on behalf of clients, like you, to over 125 markets.

Your money is kept in segregated client accounts known as 'safeguarding' accounts, using global Tier 1 banking partners. It means the funds are kept separately for security and to comply with regulations. They are not an asset of our company.

On top of all this, we hold significant insurance to cover Professional Indemnity, Directors and Officers, and cyber security.

Transactions you can trust

We never play with your money. We don't speculate on the currency markets. Or invest your money overnight.

When you enter into a transaction with us, we enter a matching, irrevocable binding trade with our bank. This turns your sold currency into your bought currency, from which your outward payment is made.

Enjoy better exchange rates

Do you want the best exchange rate to buy a house abroad, to transfer a pension or pay school fees? Do you own a business paying employees in different countries or trading internationally, buying goods and services overseas? We will out perform the high street banks. And we make money transfers simple and stress-free.

Options you can't get from your bank

We think you should be able to move your money in ways that suit you. Ways that your bank can't offer. Like our buy-now-pay-later forward contract option. You fix the exchange rate before buying your house. So, you know exactly how much your property is costing you.

Make big savings on fees

International transfers can be costly. If you transfer your money overseas with your local bank you could be charged between EUR 15-30 for each transfer. It doesn't sound much on a EUR 250,000 transfer to buy a property but the costs can add up. Especially if you are transferring money every month to pay a mortgage, bills or just moving your savings home. As we cover your currency transfer charges, this cost saving applies everywhere in the world you're sending your money.

“Our solution removes unnecessary international payment fees and saves you money”

Stay informed and looked after

Stay informed with our regular updates on exchange rates and movements in the market. When you're informed and up-to-date, it's easier to decide when the time is right to transfer your money.

But you don't have to decide on your own. Your dedicated account manager will get to know you and understand your needs, then suggest the best options available to help you transfer your money.

Your experienced, FX market specialist is just a call or email away.

“Currency Made Simple”

Security

Security and compliance is of paramount importance to GC Partners. We adhere to stringent regulations and have robust internal controls in place to safeguard your funds and minimise any risks to the business or your money. All transactions are initiated using a secure payment system which ensures each payment is approved internally by multiple users and processed by our Tier 1 banking partners. We don't speculate on the currency markets. Or invest your money overnight. When you enter into a transaction with us, we enter a matching, irrevocable binding trade with our bank. Client money is held in segregated client accounts known as 'safeguarding' accounts, using our global Tier 1 banking partners. It means all client funds are held separately from any company money or assets in order to comply with regulations. GC Partners is independently audited each year by 3rd party compliance & Client Money (CAS) specialists to ensure that all processes, procedures and controls are in line with FCA guidelines. The UK CASS rules are amongst the most stringent in the world in regards to how client money is reconciled and reported both internally and externally. GC Partners has Professional Indemnity (PI), Directors and Officers, and Cyber insurance. Certificates available on request.

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Simplicity FX Solutions

Order Types

Exchange rates fluctuate constantly and can be difficult to predict, so as well as simply buying at the current rate, Simplicity FX offers the following order types to help you make the most from your transaction. This is particularly relevant to clients who have a strong view on future exchange rates.

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 you can choose to action your order via our live online portal at www.simplicity-fx.com or request a call back from your assigned trader to make the transaction.

Limit Order

A limit order is an order that you leave with your Simplicity FX Trader to buy your currency at a pre-determined market level. Simplicity FX Traders monitor your order 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 GC Partners require payment in advance).

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

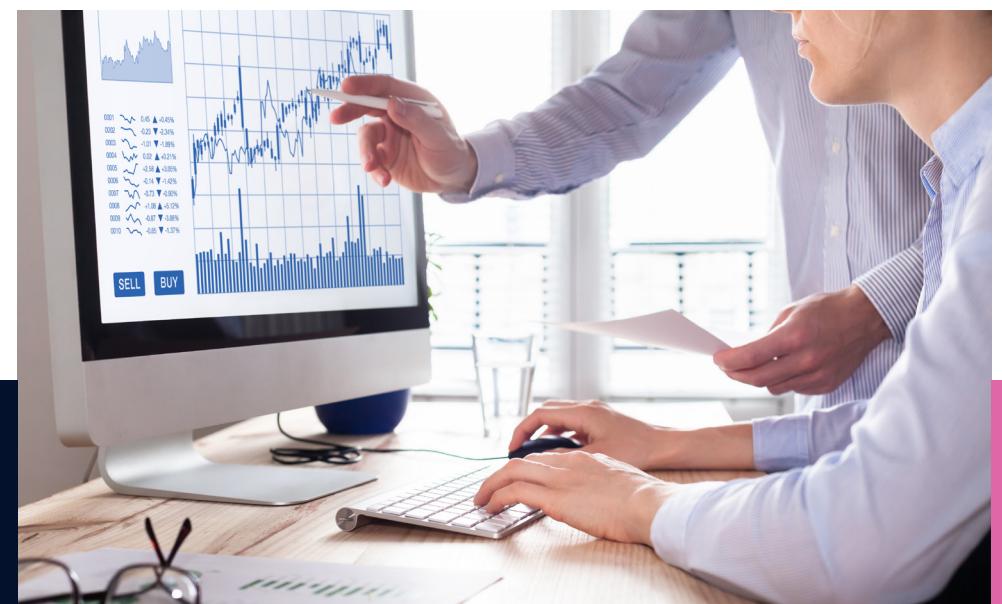
Spot contracts are ideal if you have all of your funds available and want to make a fast transfer. You can buy or sell currency for immediate delivery, and benefit from our excellent exchange rates. The "spot" price is the live rate that is available in the interbank currency market.

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 are in the process of purchasing an overseas property. Once you have agreed the purchase price, it's important to remember that the cost in Sterling can still rise if the exchange rate moves against you. By fixing your exchange rate using a forward contract you remove this risk and protect yourself from any fall in the value of Sterling.

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 us do the rest. GC Partners buy the currency each month and send it to your nominated account.



Frequently asked questions

Why should I choose Simplicity Foreign Exchange?

Due to the global presence of GC Partners and the substantial volume of currency they trade day-to-day, they enable us to offer our clients rates that other companies cannot provide. Moreover, you will have your own personal 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.

Why use Simplicity FX rather than the bank?

Banks have often had the benefit of captive markets relying upon their clients preferring to trust them with their currency exchange requirements. until fairly recently most people did not realise just how much they were paying in margins to their bank 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 can be a far more efficient and economical way of changing your money from one currency to another. We will offer you better rates than the banks and we will provide expert advice on when it is best to exchange the currency.

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

Many high street banks can charge up to 5% on the conversion rates that they offer with the average rate being between 3-4%. At Simplicity Foreign Exchange, our rates through GC Partners are capped at a maximum of 1%. In addition to this ,we will ensure the funds are transferred to you free of charge. Unlike banks, we will not charge you with any fees or commissions when you buy currency.

What is the Simplicity FX Payments service?

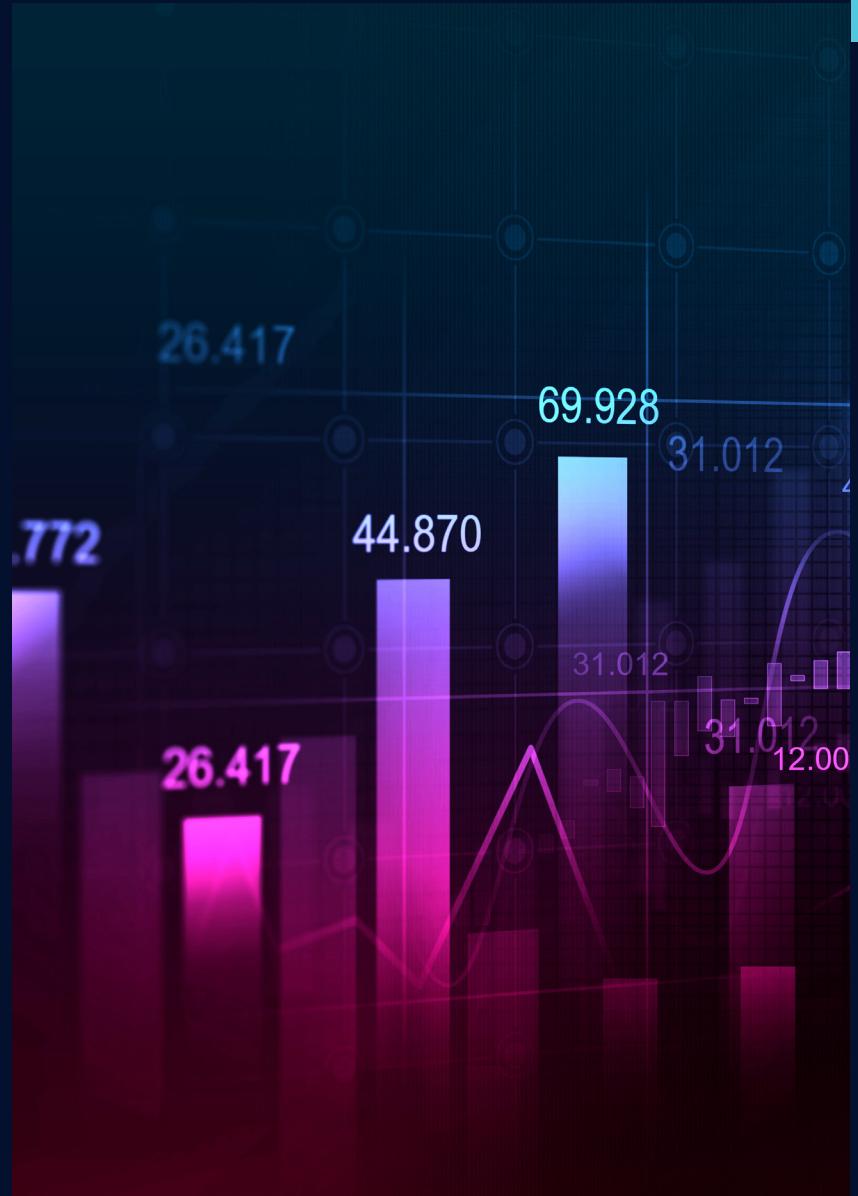
Our Regular International Payments service is ideal for those who have a requirement to send a regular fixed amount overseas on sepcific dates or days of the month, all with minimal hassle and expense. Simplicity FX will buy the currency each month for you and send it to the nominated account.

How do I take control of my currency rather than it controlling me?

Your currency broker can advise you on how you can use Limit Orders, Forward Contracts and Stop Loss Orders to take control of your transfer(s).

How do I send the funds to GC Partners and how do I receive my currency?

Once you have placed your order you wil receive a confirmation contract note specifying the exact details of where you need to transfer the relevant currency. Once GC Partners have received your transfer they will forward the relevant new currency to the bank account designated by you.





Simplicity Foreign Exchange's Payment and foreign currency exchange services are provided by Global Currency Exchange Network Ltd and Global Custodial Services Ltd T/A GC Partners'. Since 2003, GC Partners have made it simple for over 100k customers to transfer money to over 125 markets across the world. Global Currency Exchange Network Ltd trading as GC Partners is authorised by the Financial Conduct Authority under the Payment Services Regulations 2017 for the provision of payment services (Firm Reference Number 504346). Global Currency Exchange Network Ltd trading as GC Partners is an Authorised Payment Institution (API) that puts the security and protection of your money at the core of our business. As a Money Service Business, we're governed by HM Revenue & Customs (HMRC) under the Anti Money Laundering Regulations 2017. Registration number 12137189. Global Custodial Services Ltd trading as GC Partners is also one of the few specialist service providers to hold Part IV Permissions under the FSMA 2000 (FRN 595875). This means we can hold client money. We adhere to stringent regulations and have robust internal controls in place to safeguard your funds and minimise any risks to the business or your money. We partner with various global Tier 1 banks and funds are kept in segregated client accounts or 'safeguarding accounts'.