

Foreign Exchange & International Transfers

HOW WOULD YOU LIKE TO HAVE A NEW GARDEN TRACTOR OR KITCHEN?

Through our very competitive exchange rate Moneycorp can help you save more than 2,000€ on a transaction of 150 000€ - that's the equivalent of a new garden tractor or kitchen. It's as simple as that. It costs you nothing to sign up with Moneycorp, your money will be transferred in total security, as much as you want, and when you want.

Here's a comparison we made on 9th October using 2 UK High Street banks:

	Barclays	NatWest	Moneycorp
Price of house	€ 150 000	€ 150 000	€ 150 000
GBP/EURO exchange rate	1.0575	1.0628	1.0738
Sterling cost	£141,843.97	£141,136.62	£139,690.81
Transfer fee	£25.00	£30.00	£15.00
Total	£141,868.97	£141,166.62	£139,705.81
Saving achieved by using Moneycorp	£2,163.16	£1,460.81	-

Even if you are only moving small amounts, such as pensions or mortgage repayments, on a monthly basis there are savings to be made, often enough for you to enjoy a meal out for two people! Don't forget, it's not only euros and sterling that we can transfer, we work worldwide.

Moneycorp, founded in 1962, was the first foreign exchange company in the UK. With its volume of more than £11 billion in international money transactions each year, it is one of the biggest and strongest foreign exchange companies in the UK. Its credit rating from Dun & Bradstreet says it all: a triple A, the highest ranking you can get.

In France **PWT Normandy and Brittany Life** represents Moneycorp in The Channel Islands, in France in Normandy and Brittany. Managing Director of PWT Philippa Weitz comments *"We are absolutely delighted to be associated with Moneycorp. Its worldwide dominant position in the foreign exchange markets is important for our clients who simply want to know that when they transfer money between currencies, they do so with the greatest of security."*

We have all learned a great deal as a result of this difficult year on the subject of banking and finance, and PWT's partnership with Moneycorp is as a direct result of a review of the companies PWT has been working with. As part of our quality standard that we require for the partners who work with us within real estate, integrity and business robustness are top of the list. Moneycorp ranks these values very highly and it is reassuring to know that it is one of the healthiest within the financial market.

Moneycorp is totally committed to the highest standards regulatory control, customer services and quality of work. This quality assurance is there to protect your money. This is why PWT is so proud to be associated with Moneycorp, representing it in Normandy, Brittany and The Channel Islands.

It pays to use the experts

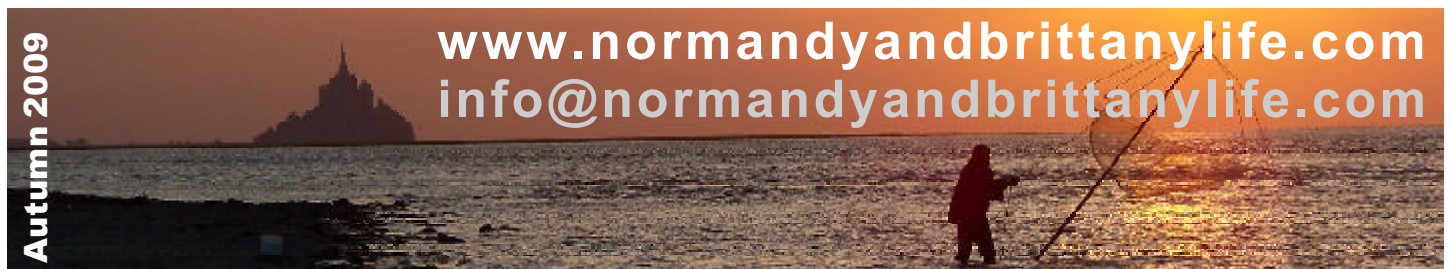
 **06 84 74 26 02**

 **01273 626 756**

07880 501 116

Le Bulletin des Particuliers
The Newsletter for Private Clients

www.normandyandbrittanylife.com
info@normandyandbrittanylife.com



How do I sign up with Moneycorp?

First things first: there is no cost and no obligation for you to trade when setting up a trading facility.

We have two ways of signing you up; a paper version, or preferably, via a web link. Usually we do not need any further paperwork, but if you are not resident in the UK you may need to provide some identification paperwork to comply with anti-money laundering regulation. If this is the case, don't worry we'll contact you and help you with the paperwork.

You will be allocated a customer number and a foreign currency dealer with whom you will work when you exchange money. You will also be given access to an online portal which allows you to see all your trades through Moneycorp.

Don't forget you can change any currency via Moneycorp, not only euros and pounds.

What are the advantages of using Moneycorp?

Exchange rates are fluctuating every second, so even the smallest of changes between the euro and the pound (the same is of course true of all currencies) could mean undesirable extra costs. Moneycorp's dedicated and expert dealers will help guide and inform you on these exchange rate movements, helping you to make these crucial decisions at the best times.

Moneycorp has a number of options available to protect you from market fluctuations:

- **Spot contract**, you buy today at today's foreign exchange rate.
- **Stop or limit order**, you can fix a lower threshold in case of a serious drop in the value of the currency you are selling; you can make a decision either to be advised by telephone or that the transaction can be automatically activated should this lower rate is reached.
- **Forward contract**, you can fix, up to 2 years ahead, an upper threshold for the value of the currency that you are selling; you can make a decision either to be advised by telephone or that the transaction can be automatically activated should this upper rate is reached.
- **Regular payments** by direct debit, ideal for pension and mortgage payments; the monthly saving when made via Moneycorp as opposed to via a High Street bank are likely to equate to saving enough for a meal for two!
- A very competitive exchange rate; this is extremely important as Moneycorp can help you save more than 2,000€ on a transaction of 150 000€ .
- Expert guidance in the money markets
- Same day bank transfers via SWIFT
- No commission or charges from the receiving bank
- Long opening hours, including Saturdays
- Privilege card giving a discount at Moneycorp Foreign Currency Exchange Bureaux
- Prepaid Card – a pre-loaded Mastercard which can be used abroad

Do you run a business in France with payments coming from abroad, no matter how small? For example, B & B, gîtes, removals, import, export
If your answer is yes we can provide you with an on-line facility to manage these international payments and make quite considerable savings for you, and your customer.

What is Moneycorp's background and reputation?

- Moneycorp is a trading name of TTT Moneycorp Ltd.
- Dealing in foreign exchange since 1979.
- Serving in excess of 2.7 million customers a year.
- Trading over £11 billion per annum in currencies.
- ISO 9000 Quality Assurance accreditation since 1996.
- Moneycorp employs more than 600 staff worldwide is divided into 4 Divisions:
Commercial, Global Online Trading, Retail, Wholesale

How can I check Moneycorp's strong ranking?

- Moneycorp is regulated by the FSA for the investment & insurance products
- In line with the new Payment Services Regulations that came into force on 1st November 2009 Moneycorp has been authorised by the FSA to become a Payment Institution, as is required under European Law for all non-bank payment service providers, such as foreign exchange brokers
- Moneycorp has a AAA credit rating with Dun & Bradstreet. To check any other Forex company you will need to do a credit reference check with Dun and Bradstreet.