



Normandy and Brittany Houses for Sale

In Association with
TTT Moneycorp Ltd



Research document: TTT Moneycorp Limited (Moneycorp)

Who are Moneycorp?

Moneycorp are one of the UK's leading foreign exchange and international money transfer specialists. They provide tailored services to help people save money on their overseas currency transfers. Moneycorp help clients trade at the right time, in the right way, when rates are in their favour – which means their funds go a lot further.

Moneycorp have been in business since 1979 and their clients have always been at the heart of what they do; last year, they traded £10.5 billion in currencies on their client's behalf. When it comes to making foreign exchange transactions, Moneycorp are one of the largest brokers in the UK. Last year they served over 2.5 million customers. In addition to their operations in the UK they also have offices in Spain and the United States.

Moneycorp also offer a range of travel money services. Clients can have currency delivered direct to their door, or they can collect it from Moneycorp in person. You'll find Moneycorp branches dotted around Central London, as well as Gatwick, Stansted and Southampton airports.

Security of Funds

As an authorised Payments Institution, Moneycorp is legally required to safeguard client funds in respect of a payment (after the exchange of currency has taken place). They are a licensed Money Service Business and are also authorised and regulated by the Financial Services Authority for the conduct of designated investment business and the provision of payment services.

In the highly unlikely event that Moneycorp was to go out of business, their clients' currency would be well protected. For one thing, Moneycorp are very well capitalised and, in most cases, are not exposed to major credit risk – as they do not hold money on account for most of their clients. If you want to check the facts and figures, you can take a look at their latest annual report and accounts, which are available on their website, www.moneycorp.com. (Moneycorp accounts have actually been audited by PricewaterhouseCoopers every year since 1987.)

In addition, Moneycorp have special agreements in place with banks like HSBC, which help to safeguard people's money. The Royal Bank of Scotland (RBS) Special Opportunities Fund is a significant shareholder in the Moneycorp Group.

It's also reassuring to know that Moneycorp has been in business for more than 30 years and has maintained ISO 9000 Quality Assurance certification since 1996. This is a unique achievement in the foreign exchange industry and it means all of their systems and processes meet special standards. On top of all this, Moneycorp have excellent ratings from Dun & Bradstreet, Graydon and other credit agencies.

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Moneycorp D&B rating compared to other currency providers

The Dun & Bradstreet Rating has been recognised as a leading predictive indicator for assessing company risk and business failure.

Please see the table below which shows how Moneycorp compare to other foreign exchange brokers in terms of their credit worthiness:

Broker	D&B credit rating*
Moneycorp	4A 1
HiFX	3A 1
Currencies Direct	2A 1
World First	2A 1
Smart Currency Exchange	C2

*D&B credit rating as of 01/06/2011

Exchange rate comparison

The below table indicates how much clients can save by transferring their money with Moneycorp, instead of using a high street bank.

If an individual were buying €200,000 with sterling, they could save over £3,000 on the exchange rate and transfer fee alone.

	HSBC	Lloyd's TSB	Moneycorp
Exchange rate	1.1308	1.1195	1.1400
Sterling cost	£176,865	£178,651	£175,438
Transfer fee	£30	£35	£15
Total	£176,895	£178,686	£175,453
Additional cost using a bank	£1,442	£3,233	

Based on an exchange rate comparison on 11 May 2011 between Lloyds TSB, HSBC and Moneycorp. Moneycorp charges a set fee of £15 for a one-off transfer, irrespective of the amount. Bank transfer fees typically range from £20 to £40.

For more information please contact :

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