



Highly recommended  
foreign exchange

**HiFX**  
INTELLIGENT FINANCIAL SERVICES

Auckland London San Francisco Sydney Toronto Windsor

# Personal foreign exchange

## HiFX - Intelligent Currency Services

HiFX\* provides comprehensive foreign exchange services to businesses and private individuals around the globe. Our network of offices in Australasia, the UK, Europe and North America manages billions of dollars in foreign exchange transactions annually. We are trusted by over 2,000 companies in over 100 different industry sectors from airlines to major technology companies. Last year we helped over 30,000 private individuals to buy and sell currency.

Whether you are migrating abroad, purchasing an overseas property or asset, or need to make regular currency transfers for a pension or salary, the issue needs serious planning. Most people believe there isn't much they can do to protect themselves from currency risk (the danger that a future dated payment becomes more expensive than you had budgeted for due to exchange rate fluctuations), and often leave their foreign exchange transactions until the last minute.

Our goal is to make sure you have the right information and tools to manage currency risk, saving you both time and money.



\*Unless otherwise stated HiFX means the HiFX Group of companies.

This guide has been prepared solely for informational purposes only and does not represent advice, nor is it an official confirmation of terms.

# Highly recommended

"I would like to take this opportunity to thank you so much for the professional, efficient and ever helpful way in which you assisted me and my family in sending our British Pounds over to New Zealand." Gill Cottrill.

No matter what your reasons for transferring currency HiFX can help. The benefits of using HiFX for all your currency requirements include:

## **Competitive exchange rates**

HiFX can provide you with access to competitive rates of exchange, saving you money on your foreign exchange transactions.

## **No charge**

We don't charge you a fee or commission to send your money overseas.\*

## **Security**

HiFX offers customers peace of mind, knowing that they are dealing with a regulated entity that has strict guidelines for transacting with clients. Both HiFX Ltd and HiFX Australia Pty Ltd hold Australian Financial Services Licences and are regulated by the Australian Securities and Investments Commission (ASIC).

AFS Licence Numbers: HiFX Ltd: 240914, HiFX Australia Pty Ltd: 240917

## **Service Dedication**

HiFX understands that its success is dependent on the success of its clients. As a result HiFX invests a considerable amount of time with each of its clients, ensuring they receive the best service. From opening your account to purchasing and receiving your currency our friendly team will provide you with all the help and advice you need.

## **Protection**

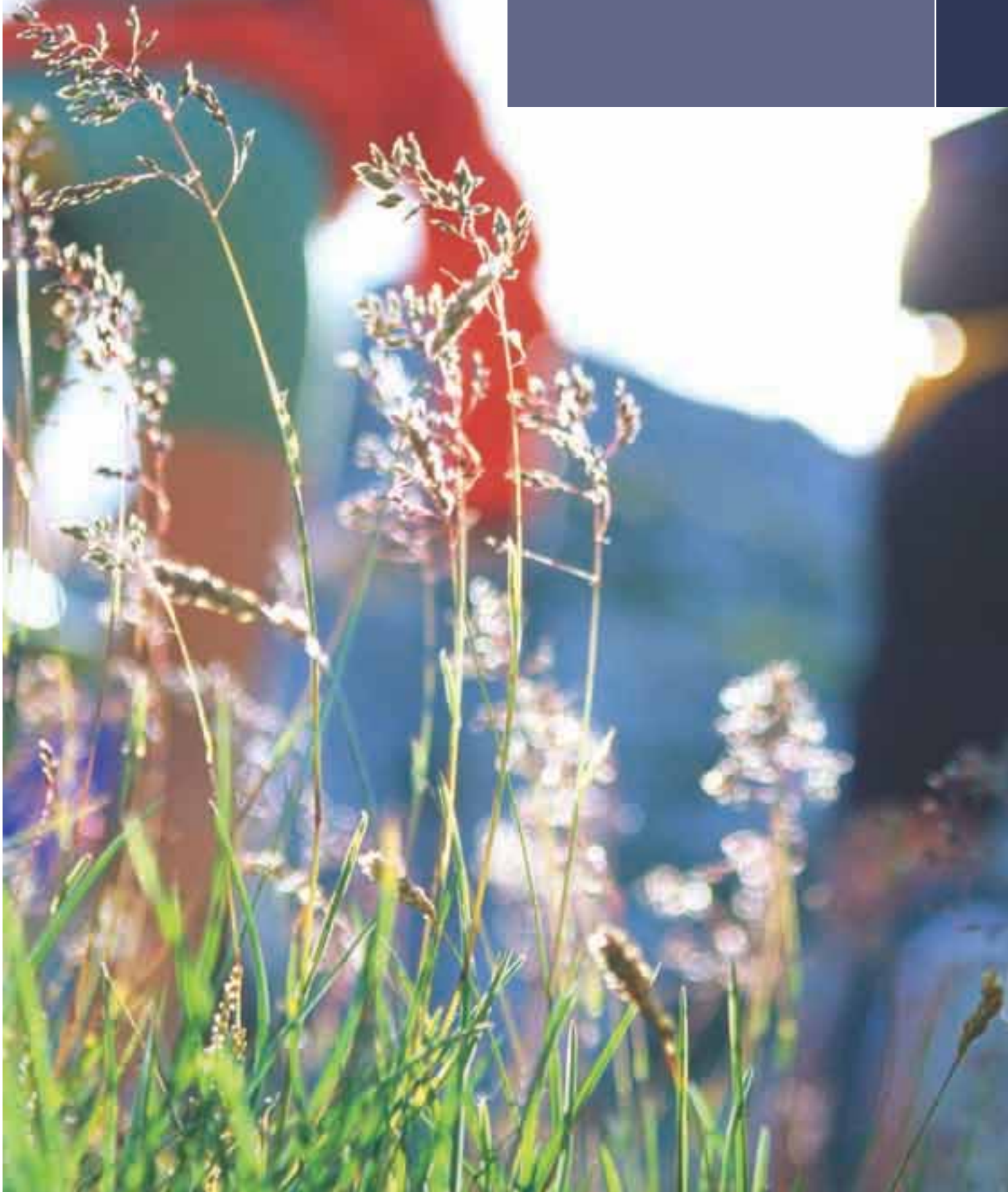
HiFX can help protect you from currency risk by enabling you to secure exchange rates up to 12 months in advance, or by employing several strategies including our Exchange Rate Guarantee product. We monitor the markets on your behalf and enable you to secure favourable exchange rates, even if you don't have all of your funds available immediately.

## **Experience**

Drawing on our extensive market knowledge, our team will develop an understanding of your individual circumstances and help you identify how best to achieve your objectives.

\*HiFX transfer funds abroad free of charge (one free electronic transfer per currency transaction) however some banks may deduct a charge to receive currency.

# Emigration



# Highly knowledgeable

"I am writing to thank you for the excellent advice, service and help you provided in relation to exchanging my foreign currency into Australian Dollars."

Kirsty Baillie

Moving to a new country is a massive decision.

Every year, HiFX helps thousands of people moving abroad with their foreign exchange transactions.

People often forget the impact exchange rates can have on their future wealth, however with some simple planning you can protect yourself against currency risk. The earlier you begin thinking about your currency requirements, the more likely you are to make your money go as far as you do!

## **As an example:**

If you transferred £250,000 into Australian Dollars (AUD) on 29 May 2007 you could have bought approximately AUD \$607,175.00. Less than two weeks later on 8 June 2007 this same transaction would have fallen to AUD \$582,050.00, a difference of AUD \$25,125.00 or almost 4.32%.\*

We believe you should understand as much as possible about the currency you are buying and/or selling. Our dedicated specialists will listen to your requirements and then happily explain the various options available. To save you the time and the hassle they'll also keep an eye on the market for you.

\*Figures are for illustration purposes, results are not necessarily indicative of future and/or actual results.

# Highly regarded

"We are really grateful for the exceptional exchange rate that was achieved. It was so easy to do... using HiFX was one of the best decisions we made."  
Andrew and Jennifer Hamberger

Buying a property is a significant investment. Purchasing a property overseas adds a layer of complexity. It is unlikely you would agree to buy a property in your country of residence if you didn't know how much it was going to cost you. Agreeing to buy a property overseas without fixing the exchange rate also creates uncertainty and risk.

## For example:

If you had transferred £250,000 into New Zealand dollars (NZD) on 24 May 2007 you could have bought approx NZD \$685,425.00. A little over two weeks later on 8 June 2007 this would have fallen to NZD \$643,250.00, a difference of NZD \$42,175.00 or almost 6.15%.\*

## Giving you a competitive exchange rate is just one way HiFX can help.

Every year HiFX helps thousands of people protect themselves against the foreign exchange risk they are exposed to between their offer on a property being accepted and the time the completion of the sale takes place.

People often overlook the currency transfer, however it needs serious planning especially if you are buying a new 'off plan' development where you are required to make several 'stage payments' during construction. HiFX can assist you to secure the exchange rate up to 12 months in advance ensuring you stay on budget and avoid paying more for your overseas property. Alternatively you can take advantage of our Exchange Rate Guarantee product giving you a secured rate of exchange, and purchase price, with the added ability to benefit from favourable currency movements!

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# Overseas property



A woman is lying on her back in a field of tall, vibrant green grass. She is wearing a light blue t-shirt and has her eyes closed, appearing to be resting or sleeping. In the background, a sandy beach and the ocean are visible under a clear sky. The overall scene is peaceful and serene.

Regular payments  
abroad

# Highly secure

HiFX Ltd and HiFX Australia Pty Ltd are regulated by the Australian Securities and Investments Commission (ASIC).

Once you have settled in your new country or completed the purchase on your overseas property, you may still need to make regular currency transfers for a variety of reasons including:

- Foreign mortgage payments.
- Pension transfers.
- Rental income repatriation.
- School fee payments.
- Salary transfers.

HiFX has developed a regular payments abroad service to remove the stress organising regular currency transfers can create.

We can help you fix the exchange rates for between 6 and 12 months into the future and organise your international money transfers. Best of all the process is fully automated to ensure you don't miss a payment.

## Example:

Let's assume you are living in Australia and receive a UK pension of £800 per month\*

	High Street Bank	HiFX
Commission charge	2% = £16	FREE
Transfer fee	£25.00	FREE
Receiving fee	.50% = \$9.03	FREE
Exchange rate	£759 x 2.38 = \$1806.42	£800 x 2.38 = \$1,904.00
Total you receive	\$1,797.39	\$1,904.00

With HiFX you could receive up to \$106.61 per month more for your pension than you would by transferring your funds using a bank. Over a year this equates to \$1279.32.

The service is currently used to make over 20,000 payments every year. There are several advantages to using our regular payment service including:

- No transfer fees
- No commission charges
- Fully automated

HiFX's Regular Payments Abroad service can help you to take the hassle out of your regular currency transfers, saving you both time and money!

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# Highly rated

"HiFX made sure that, along with a great exchange rate, we were in the best possible financial shape on arrival." *Mike Cole*

Similar to insuring your possessions, our Exchange Rate Guarantee will protect you against the volatility of the currency markets

## **How Does HiFX's Exchange Rate Guarantee Work?**

By taking out an Exchange Rate Guarantee with HiFX you are securing the right, but not the obligation, to buy your currency at a pre-agreed exchange rate for a future date in time.

This means that you can fix the exchange rate now, by paying an upfront premium (similar to an insurance premium) and decide on maturity of the contract whether the current market rate is better or worse than that agreed. If it is worse, you simply make a claim under the contract for the rate agreed. If better, you can simply transact at the improved current market rate.

## **Why use an Exchange Rate Guarantee?**

If you need to convert currency but you do not have all of your funds available (e.g. you are awaiting the sale of a property), your choices are somewhat limited.

One risk-free solution would be to take out a forward contract immediately securing you the exchange rate for a time in the future, however this strategy:

- Does not allow you to benefit from improvements in the exchange rate.
- Will normally require you to deposit a minimum of 10% of the face value of the contract.
- Will limit your flexibility, as a forward exchange contract commits you to sell currency whether your funds are available or not.

With HiFX's Exchange Rate Guarantee you eliminate all of these potential issues!

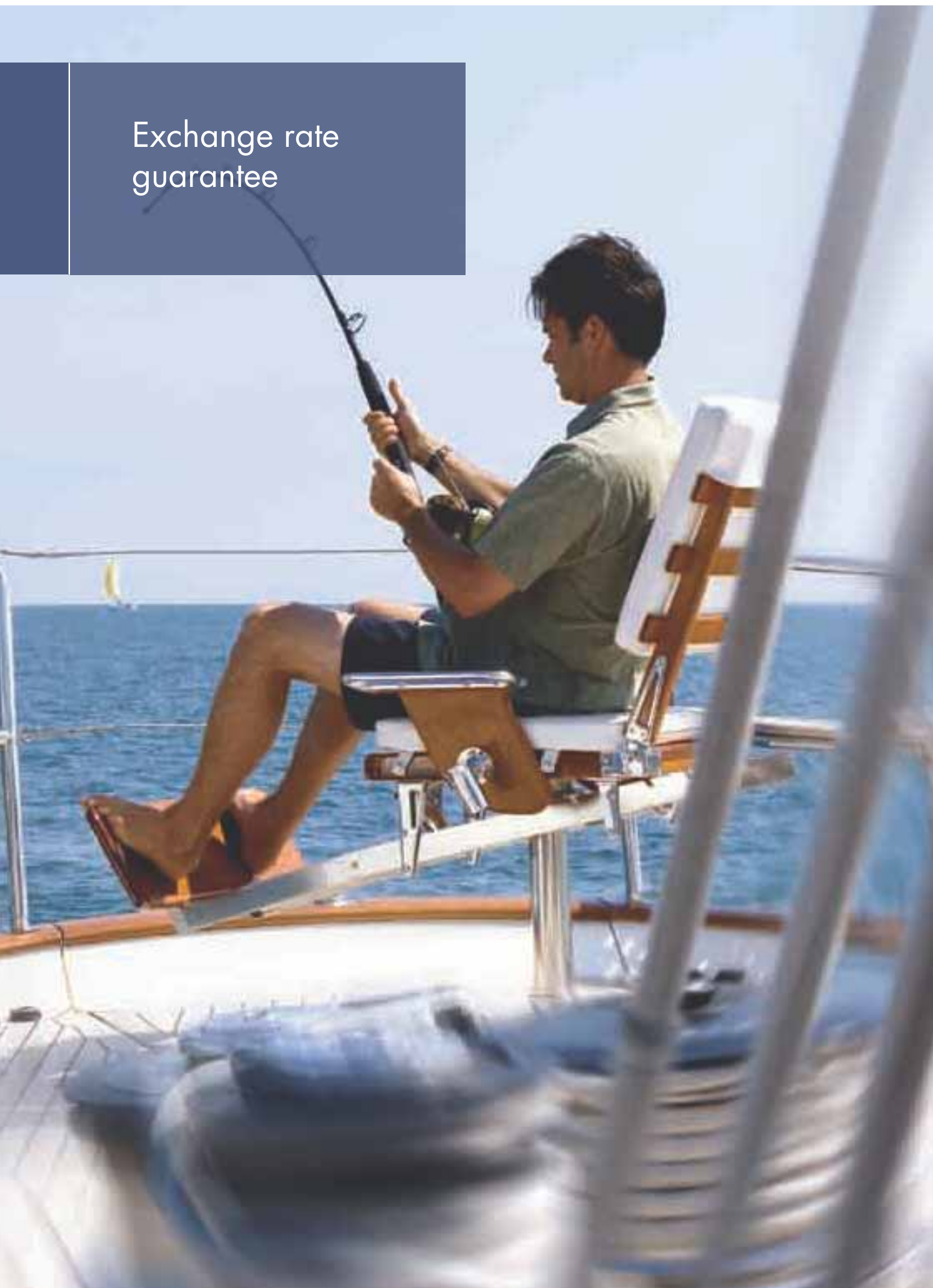
## **Benefits**

By taking out HiFX's Exchange Rate Guarantee:

- You do not have to find a deposit (initial margin), as is required when taking out a forward exchange contract.
- You have protection of the rate secured and therefore will not be affected by an adverse movement in exchange rates.
- You can benefit from a subsequent improvement in the exchange rate.
- No matter what your future situation is, you have total flexibility.

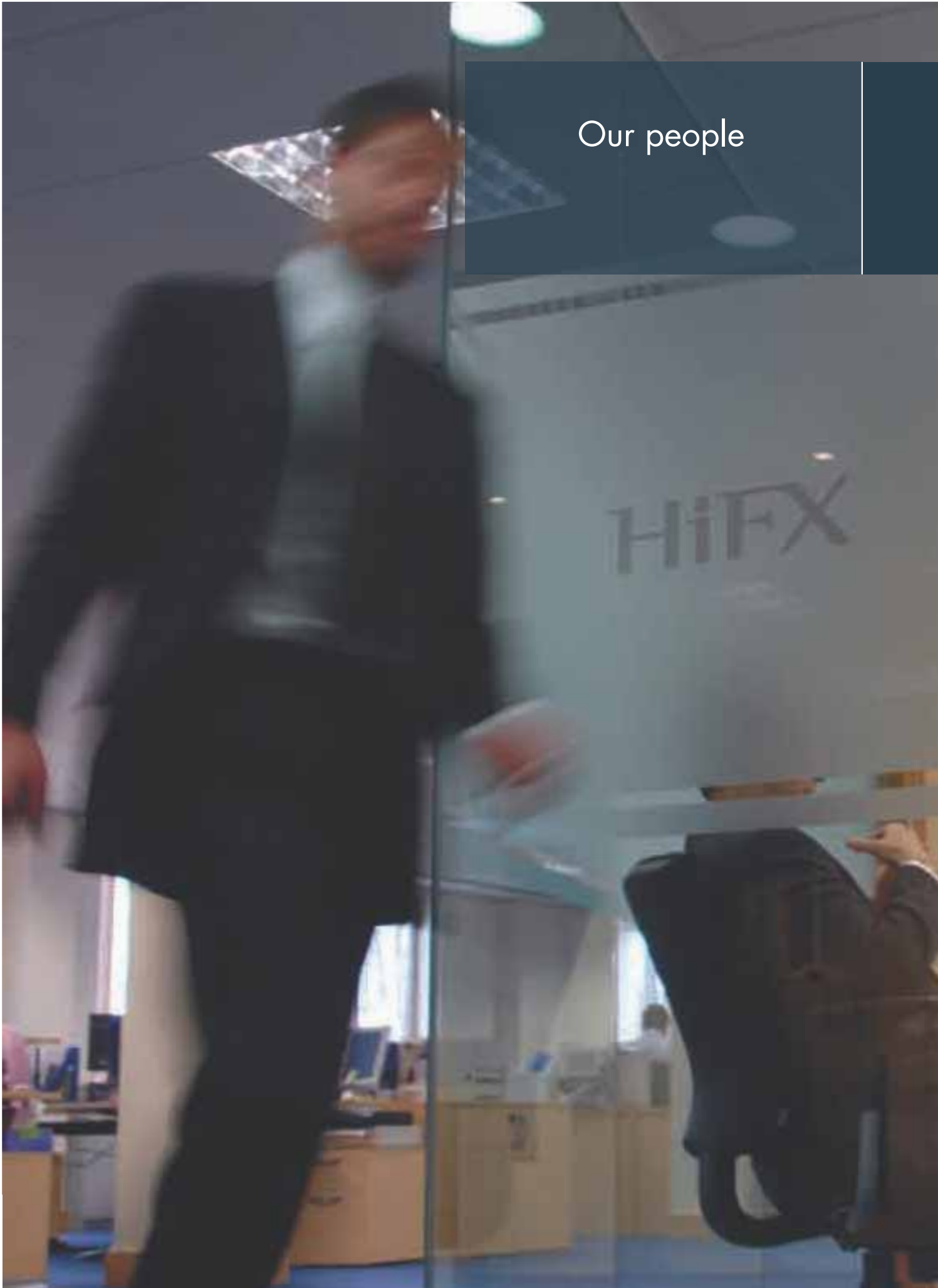


Exchange rate  
guarantee



Our people

HiFX



# Highly committed

"We congratulate your company on it's professionalism and wouldn't hesitate to recommend HiFX to others." Malcolm Jarvis.

We are passionate about what we do. We share a common belief that every day we can help people protect themselves from currency risk and achieve significant savings. We also understand that transferring large amounts of money overseas can be a daunting prospect. That's why we listen to what you want and explain everything we do at each stage of the process. We then use our knowledge and market expertise to deliver an outstanding level of service.

Our representatives are regular commentators in the world's print and broadcast media about a range of business and personal finance issues.

In 2006, HiFX was named the fastest growing exporter in New Zealand by the Deloitte/Unlimited Fast 50.

The Deloitte/Unlimited Fast 50 invites public and private owned businesses, large and small, to benchmark their growth achievements against New Zealand's fastest growth companies.



HiFX is committed to continuously improving its operations and we strive to develop and reward any ideas which ensure you receive better service and greater savings.

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