



CAXTON PREMIER  
INTERNATIONAL SERVICES

## WHAT IS CAXTON PREMIER?

*Globalisation makes international payments an essential part of today's modern lifestyle. At the same time, political and economic uncertainty makes currency transactions an unpredictable and potentially costly exercise.*

Caxton's Premier International Services, is an account aimed at those who need to transfer substantial amounts of currency overseas with no fees or hidden charges and who understand the benefit of using experts to make the most of their payments and in turn be rewarded for their business.

In order for you to open a free of charge Caxton Premier account, you must meet the following eligibility criteria:

1

Be a primary resident of a country inside the EEA (European Economic Area)

2

Successfully opened a Caxton International Payment Account

3

Have an annual international payment requirement of £75,000 or greater (across one or more payments)

For those wanting a Caxton Premier account, but only meet points one and two, you may open an account for an annual fee of £120, payable on account opening and every subsequent year on account anniversary.

## WHY CAXTON?

Here at Caxton, foreign exchange is our sole concern. Decades of experience have given us a unique insight into how to extract maximum value for your international payments.

Combining the latest technology and currency expertise with an old-fashioned dedication to personal service, Caxton embodies the best of the old and of the new. We helped our first customer make an international payment in 2002 and have since transferred payments around the globe in excess of hundreds of millions each year for;

House purchasing

Regular payments (mortgage, rent, mooring, etc)

Repatriation of currency

School and education fees

Luxury items

Stocks and shares

Property and investments

Many of our existing customers have been referred by a friend or colleague, who were impressed by our specialist knowledge and high levels of service. We hope you will also enjoy our international currency knowledge and support, when you open a Caxton Premier Account.



RELIABLE

With decades of FX experience and millions of pounds' worth of safe and secure trades in 2017 alone, our discrete, expert team will find the best rate and execute your trades with a minimum of fuss.



REWARDING

Bank-beating preferential FX rates and discounts with no fees or hidden charges, plus an enhanced currency card for higher spending abroad, coupled with rewards for referrals.



FLEXIBLE

Comprehensive range of currency solutions - from spot contracts to flexi-forwards, to rate alerts and limit orders - helping you manage your risk and get the most for your high value payments.



## ADVANCED CURRENCY SOLUTIONS

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Protect your wealth by making the foreign exchange market work for you. Buy currency when the rate is right, and we'll look after your money until you need to make the payment.

## CAXTON PREMIER FEATURES

### DEDICATED FX EXPERTISE

With decades of FX experience, an authorised expert is just a phone call away<sup>1</sup>. We help with FX planning and use the best tools to find the best rate and reduce your risk.

### CURRENCY ALERTS AND LIMIT ORDERS

We'll contact you the moment the market hits your target rate. We can even execute the transaction right then and there if you've given prior authorisation.

### ENHANCED CURRENCY CARD

Move currency from your international payment account onto your Caxton Card and take advantage of that same great rate when making day-to-day purchases abroad<sup>2</sup>.

### MAKE PAYMENTS ANYTIME, ANYWHERE

Take control of your international payments with an online payment account<sup>3</sup> and currency card app.

1. Specialist advice around financial contracts can only be given by FCA authorised personnel and carries customer risk.
2. Maximum of 50% of a trade may be moved on to card at any one time. Existing card load limits apply to account which cannot be exceeded.
3. Online International payment account allows for 24/7 payments up to £100,000.

## CAXTON PREMIER BENEFITS

### PREFERENTIAL EXCHANGE RATES

No hidden fees. No additional charges. Just a great rate.

### MAKE THE MARKET WORK FOR YOU

Spot, forward and flexi-forward contracts help mitigate market volatility. Premier customers also receive a reduced deposit on forward contracts<sup>1</sup>.

### DEEP DISCOUNTS FOR ADDITIONAL SAVINGS

Enjoy a 10% discount on online international payments<sup>2</sup> and 20% on debit card transfers to the Caxton Card<sup>3</sup>. Premier also includes a 50% discount on Caxton Plus travel assistance and insurance<sup>4</sup>.

### REWARD FOR REFERRALS

Earn £50 for every eligible friend who makes an international payment<sup>5</sup>.

1. Forward contract deposit % are subject to additional qualifying criteria and are reduced relative to the standard 10% deposit requirement.
2. Online International Payment margin discount is against Caxton's base rate margin and is not available to be used with any other offer, discount or enhancement offered by Caxton. Caxton's online margin will differ from those offered over the phone when speaking with your dedicated account manager. In order to maximise your offering, always speak to your account manager.
3. Online card margin discount is set against Caxton's base rate margin and cannot be combined with any other offer, discount or enhancement offered by Caxton and is only available on transactions made via the desktop and mobile web versions of caxtonfx.com or version 6.2 of the Caxton App on Android or iOS.
4. Caxton Plus is added to the main account holders card and is subject to further terms and conditions which can be read at [www.caxtonfx.com](http://www.caxtonfx.com).
5. £50 is awarded to the referrer once a new customer has opened a Caxton account and made a successful international payment. A "new" customer is considered a person who has never had a Caxton a card or international payment account before and must have a different residential address from the referrer.

## ADVANCED CURRENCY SOLUTIONS

### SPOT CONTRACT

Spot contracts are the simple, fast and effective way to buy money to move overseas quickly. Secure that day's rate with the ability to pay in up to four working days.

### LIMIT ORDER

Don't miss out on your target rate. Once signed, limit orders authorise your account manager to automatically execute a trade should the rate become available during an agreed time frame.

### FORWARD CONTRACT

The right rate can often come at the wrong time. Forward contracts allow you to secure an optimum currency rate with a deposit, then defer the final payment until a specified date in the future.

### FLEXI-FORWARD CONTRACT

The best laid plans often go awry. Similar to forward contracts, flexi-forwards also allow a degree of flexibility on the date you make the final payment.

### CURRENCY OPTION

'Options'<sup>1</sup> offer the right but not the obligation to buy currency on a future date. After the contract is signed you can choose to buy at a different rate should the market move in a favourable direction.

1. Spot and forward contracts can be offered on all trades, while Option contracts offered by Caxton require additional eligibility criteria to enter into and carry additional risk to the customer.

## ENHANCED CURRENCY CARD

*When travel is a fact of everyday life, additional savings on daily expenses matter.*

The Caxton Card has helped hundreds of thousands of customers cut the costs of international travel.

Premier customers enjoy the following enhanced features:

Load your card directly as part of an international payment<sup>1</sup>

20% margin discount when loading a card via debit card transfer<sup>2</sup>

Increased single load limit and maximum available balance of £15,000

Maximum load amount per year of £100,000

4 x ATM withdrawals per 24-hour period

Maximum single withdrawal in a 24-hour period of up to £600

1. Maximum of 50% of a trade maybe moved on to card at any one time. Existing card load limits apply to account which cannot be exceeded.
2. Online card margin discount is set against Caxton's base rate margin and cannot be combined with any other offer, discount or enhancement offered by Caxton and is only available on transactions made via the desktop and mobile web versions of caxtonfx.com or version 6.2 of the Caxton App on Android or iOS.

FOR PREMIER ACCOUNT  
MANAGEMENT CALL  
+44 203 457 1172