



# Complete Currency

The complete foreign exchange provider

## Why Complete Currency?

When exchanging currency, most people are exposed to costs and risks they are unaware of. They usually go to their bank and pay extortionate fees or commissions, get a poor exchange rate and a poor service.

Complete Currency exists as a viable alternative.

We are currency exchange specialists. Our clients, on average, save between 1% and 3% when exchanging currency. This is achieved through a combination of tighter exchange rates and a proactive service. We do not charge a commission or transfer fee.

Our headquarters are based in Ireland and we have offices in London and the United States.

We offer a range of products that will protect you against currency risk and ensure you get the most from your exchange. A personal dealer will guide you through the process and help you maximise your potential within the foreign exchange market, watching the market on your behalf and taking the hassle away from you.

### Our Mission

To offer the highest possible level of personal service to each and every client.

### Our Promise

Total transparency.  
Accuracy of payments at all times.  
Unparalleled levels of service.

## Complete Currency

27 Culmore Road, Derry, BT48 8JB

**Tel:** 028 7137 1173

**Fax:** 028 7137 1134

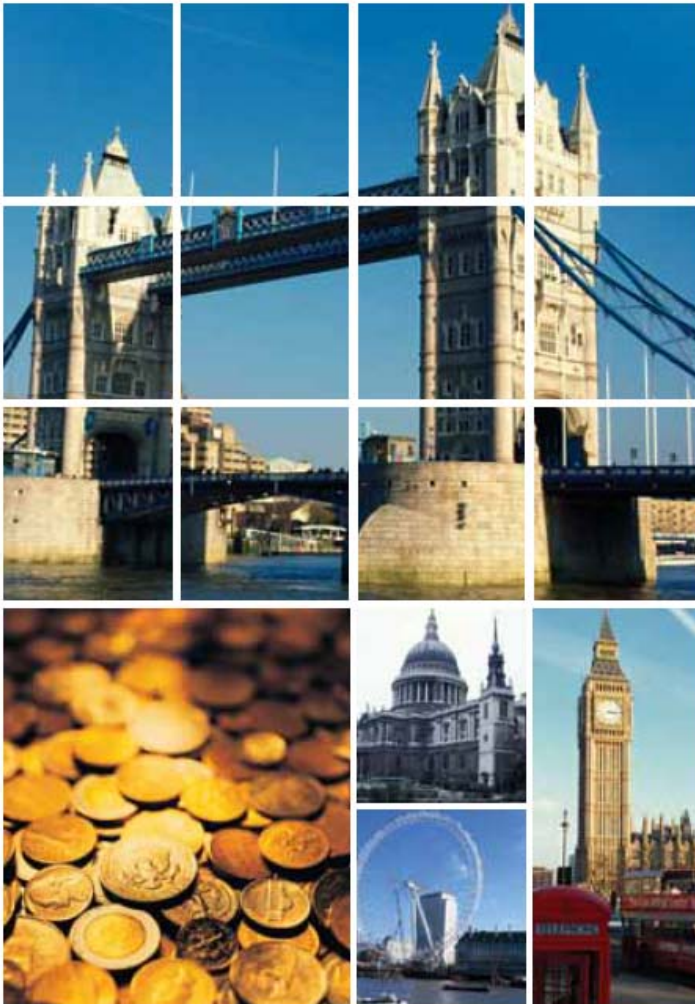
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Foreign Exchange

Commercial Exchange Rates

Funds Transfer

No Commission

No Transfer Fee

Experienced Dealers

Mortgage Payment Plan

Complete Currency. The complete foreign exchange provider



Complete Currency is registered and authorised by HM Revenue & Customs. Money Service Business Licence number 12218432. Registered with the FSA (Financial Services Authority) as a Small Payments Institution, registration number 504407. All traders are regulated by FSA. Incorporated in England and Wales, registration number 05527118. Member of UKMTA (UK Money Transmitters Association).



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## Our products

Complete Currency offers the following foreign currency exchange products to facilitate currency conversion:

### Same Day Value

Agree on a rate, and settle on the same day.

### Spot

The most common form of foreign exchange trade.

Requires settlement in 2 working days from both parties.

### Fixed Forward

Enables you to fix a rate for any period up to 12 months. The exchange rate does not then change, regardless of market movements. A 10% deposit is required.

### Flexible Forward

Enables you to secure a rate for up to 12 months in advance, with the option to draw on those funds before the pre-agreed value date. A 10% deposit is required.

We also offer a **Mortgage Payment Plan**, which enables regular currency transfers. The exchange rate can be set for up to 12 months in advance, and payments are made by direct debit. There are no commission charges, and transfer times are lower than if going through a bank. The **Mortgage Payment Plan** is less hassle and more cost effective than using a bank, bringing that dream purchase a step closer.

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Some of the currencies that we trade:

Currency	Code	Currency	Code	Currency	Code
Australian Dollar	AUD	Japanese Yen	JPY	Oman Rial	OMR
Bahraini Dinar	BHD	Jordanian Dinar	JOD	Russian Rouble	RUB
Barbados Dollar	BBD	Kenyan Shilling	KES	Saudi Arabian Riyal	SAR
Botswana Pula	BWP	Korea Won	KRW	Singapore Dollar	SGD
Canadian Dollar	CAD	Kuwaiti Dinar	KWD	Slovakian Koruna	SKK
Croatian Kuna	HRK	Lesoto Maloti	LSL	South African Rand	ZAR
Cyprus Pound	CYP	Maltese Lira	MTL	Swaziland Lilangeni	SZL
Czech Koruna	CZK	Mauritius rupee	MUR	Swedish krona	SEK
Danish Krone	DKK	Mexican Peso	MXN	Swiss Franc	CHF
East Caribbean Dollar	XCD	Moroccan Dirham	MAD	Tanzania Shilling	TZS
Euro	EUR	New Turkish Lira	TRY	Thailand Bahts	THB
Hong Kong Dollar	HKD	New Zealand Dollar	NZD	Tunisian Dinar	TND
Hungarian Forint	HUF	Norwegian Krone	NOK	U.A.E Dirham	AED
Icelandic Krona	ISK	Omani Rial	OMR	Uganda Shilling	UGX
Indian Rupee	INR	Pakistani Rupee	PKR	United States Dollar	USD
Israeli Sheqel	ILS	Polish Zloty	PLN		
Jamaican Dollar	JMD	Pound Sterling	GBP		

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## Why you should choose us

Please see below a sample trade outlining the client savings.

### Belfry Circle

6 bedroom, 3 bathroom

Price \$899,000

20% deposit \$179,800

80% balance \$719,200

### 20% Deposit

**CC Client exchange rate:** 1.6350 **Cost to client:** £109,969.42

**HSBC exchange rate:** 1.6190 **Cost from bank:** £111,056.21

**By using Complete Currency client saves: £1,086.79**

### 80% Balance

**CC Client exchange rate:** 1.6400 **Cost to client:** £438,536.59

**HSBC exchange rate:** 1.6250 **Cost from bank:** £442,584.62

**By using Complete Currency client saves: £4,048.03**

**Total client saving: £5,134.82**

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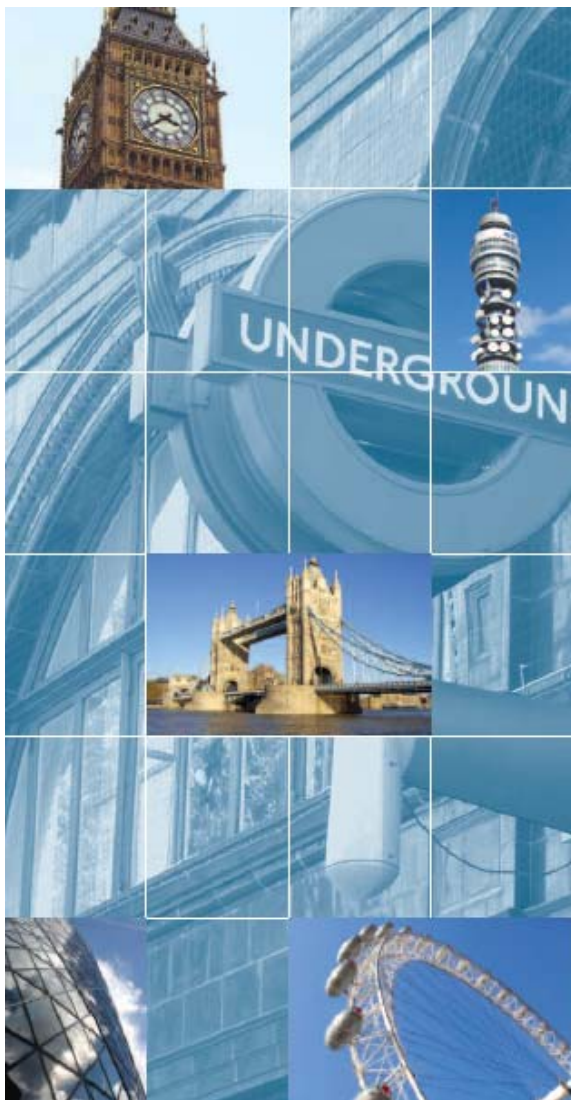
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## Compliance Form

### Personal Details:

Title: \_\_\_\_\_

Name: \_\_\_\_\_

Current Address: \_\_\_\_\_  
\_\_\_\_\_

Postcode: \_\_\_\_\_

Previous Address: \_\_\_\_\_

(If less than 3 years  
at current address) \_\_\_\_\_

Post Code: \_\_\_\_\_

Daytime Phone: \_\_\_\_\_

Mobile Phone: \_\_\_\_\_

Fax Number: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

### **Business Details (if applicable)**

Company Name: \_\_\_\_\_

Company Number: \_\_\_\_\_

Nature of Business: \_\_\_\_\_

Countries of Operation: \_\_\_\_\_

### Bank Details (optional)

Bank Name: \_\_\_\_\_

Bank Address: \_\_\_\_\_  
\_\_\_\_\_

Post Code: \_\_\_\_\_

Account Name: \_\_\_\_\_

Sort Code: \_\_\_\_\_

Account Number: \_\_\_\_\_

IBAN: \_\_\_\_\_

SWIFT / BIC: \_\_\_\_\_

Reason for using Complete Currency \_\_\_\_\_

Intended frequency of transactions \_\_\_\_\_

**\*\*\* Complete Currency can only accept the first payment from a bank account in your own name and not from a third party. If this is not possible then the person named on the other account must register with Complete Currency Ltd \*\*\***

**\*\*\* Are you a Politically Exposed Person (Y / N)?** \_\_\_\_\_

**\*\*\* Where did you hear about our services?** \_\_\_\_\_

### Registration Checklist:

1. Photographic ID: Scanned copy of my current passport or photo ID driving licence.
2. Proof of Address: Scanned copy of a utility bill or bank statement which is no more than three (3) months old.
3. Company registration: Both of the above for the applicant plus a scanned copy of the company's certificate of incorporation or letterhead.
4. Once a deal has been agreed, it cannot be cancelled without the consent of Complete Currency Ltd.
5. Complete Currency dealers cannot predict future exchange rates.
6. Having instructed a Complete Currency dealer to buy currency I will be sent a *Contract Note*. On receipt of a *Contract Note*, I must ensure that all details are accurate. If there are any errors I must notify my Account Manager immediately.
7. Complete Currency Ltd. And North West Money Exchange Ltd. are regulated by HM Revenue & Customs and complies with 2007 Money Laundering Regulations. Therefore, Complete Currency is required to implement procedures to enable it to verify the identity of its clients on a risk sensitive basis. I agree that Complete Currency can use a 3<sup>rd</sup> party identity verification provider to verify my identity.
8. I have read, understood and agree to be bound by the Terms and Conditions.

Signature: \_\_\_\_\_

Name (Printed): \_\_\_\_\_

Date: \_\_\_\_\_

### **For office Use only:**

Trader: \_\_\_\_\_

Source: \_\_\_\_\_

Client ID given: \_\_\_\_\_



## Terms & Conditions



This agreement sets out the Terms and Conditions on which future contracts between you, the undersigned (the "Client") and COMPLETE CURRENCY LIMITED (the COMPANY") relating to the transmission of money and currency exchange to take place (the Contract"). These Terms and Conditions will only enter into force on receipt of a duly signed copy of these Terms and Conditions together with such documentation as we request in order to comply with our obligations to HM Customs and Excise and under the Money Laundering Regulations 2003 or any other legislation.

### 1. ORDERS and CONTRACTS

**1.1** The Client will place written (including by electronic transmission) or oral orders (an "Order") for the purchase or sale of currency for commercial purposes with physical delivery, which COMPANY may accept orally or in writing (including by electronic transmission), subject to these Terms and Conditions. Each transaction for the purchase of such currency with delivery to the Client (a "Trade") shall constitute a separate severable agreement.

**1.2** The Client may authorise any other person (an "Authorised Person") to give Orders on its behalf and COMPANY is entitled to act upon Orders which are or appear to be from the Client or any Authorised Person.

**1.3** COMPANY will confirm the details of the Order with an agreement (a "Contract") by electronic mail or facsimile in respect of each Trade, unless Client notifies COMPANY of any error or omission within twenty four (24) hours of receipt of any Contract or other document issued by COMPANY. After such time period has elapsed, the Client shall be deemed to have agreed and accepted the contents of such Contract and a Contract is formed between COMPANY and the Client. Once an Order is accepted by COMPANY, such Contract cannot be altered or cancelled without the prior written consent of an authorized officer of COMPANY.

**1.4** COMPANY may at its absolute discretion refuse any Order or instructions given by the Client without giving any reason or being liable for any loss the Client suffers as a result of such refusal.

**1.5** COMPANY may (but shall not be obliged to) require further confirmation or information from the Client of any Order or instruction in the event:

**1.5.1** COMPANY considers that such confirmation or information is desirable or that an Order or instruction is ambiguous; or

**1.5.2** the instruction is to close the Client's account or to remit the Client's funds to a third party.

### 2. PAYMENT

**2.1** The Client shall pay by electronic transmission (or by such other means as agreed to by the COMPANY in any particular case) into a bank account nominated by COMPANY (the "Transaction Account") the value of the currency to be sold by the Client (the "Sale Currency") in the case of any Contract which is not a Spot Contract in such instalments as may be specified in the Contract and or as COMPANY may subsequently notify the Client from time to time. No such advance or instalment payment is refundable.

**2.2** In the event of a "Spot" Trade (where settlement occurs two (2) days after the Contract was formed), the Client will pay the Sale Currency in full into the bank account nominated by the COMPANY on or before the date that the COMPANY specifies, but no later than 12pm

is formed.

**2.4** In the event of a forward trade, the Client will immediately pay into the account nominated by the COMPANY a margin of between 5 —25% of the full amount of the Sale Currency as specified by the COMPANY. The outstanding balance of the Sale Currency will be paid into the nominated account not later than one working day before the settlement date of the particular forward contract.

**2.5** Where the Transaction Account is held in a UK bank, COMPANY shall hold and operate the account as a Client trust account. This means COMPANY shall hold the money in this account on trust for its Clients for the purposes set out in subsection 2.5.1 and is only authorised to make payments out of the Transaction Account or apply sums held in it in accordance with the Clients instructions or as otherwise specified in subsection 2.5.1.

**2.5.1** The purposes for which money in the Transaction Account is held and may be applied, withdrawn or transferred by or on behalf of COMPANY are:

**2.5.1.1** settlement of transactions between COMPANY and any of its Clients;

**2.5.1.2** payment of other sums due and payable to COMPANY by COMPANY's Clients including without limitation advance or instalment payments, transfer charges and interest;

**2.5.1.3** payment of sums due to COMPANY's Clients in accordance with their instructions;

**2.5.1.4** repayment of sums owned by the COMPANY and temporarily paid by it into the Transaction Accounts; and

**2.5.1.5** withdrawal or retention of interest by COMPANY in accordance with Section 2.11.

**2.5.2** The Transaction account is one in which money received from all COMPANY's Clients is pooled and applied as set out in subsection 2.5.1 for all COMPANY'S Clients. It is not an individually segregated account of the Client.

**2.6** The Client must make sure cleared funds are received in the Transaction Account for the full amount of the sale Currency and any applicable transfer charges on or before the Maturity Date as defined in Section 2.10 below.

**2.7** COMPANY may, but shall not be required; to make any payment under any Contract without first having received confirmation satisfactory to it that cleared funds for all sums due and payable by the Client to COMPANY have in fact been received.

**2.8** The Client must make all payments under these Terms in full without any deduction, set-off, counterclaim or withholding of any kind.

**2.9** COMPANY may deduct from any payment to be made to the Client any amount the Client may owe to COMPANY or any fees costs, taxation liabilities, or charges incurred by COMPANY in respect of any transaction with the Client however they arise.

**2.10** The Client must take physical delivery of and pay for the currency in question on the date specified in the Contract ("the Maturity Date") and, if advance or instalment payments are called for by COMPANY in the Contract, to make such payments at such time or times as COMPANY may require.

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**2.11** In the event the Client fails to make any payment required under these Terms when it falls due, interest will be charged on the outstanding sum at a rate of five per cent (5%) per annum over the base rate of the Bank of England (or of such monetary authority as may replace it). Such interest shall accrue and be calculated daily from the date payment was due until the date the Client pays in full and shall be compounded monthly.

**2.12** COMPANY may receive and retain or apply for its own benefit any interest which arises in respect of any sum paid into the Transaction Account.

**2.13** COMPANY's charges will be as specified in the Contract.

### 3. REPRESENTATIONS

**3.1** The Client represents to COMPANY that, both at the date of this Agreement and at the time each Contract is entered into and carried out:

**3.1.1** the Client is acting as principal for its own account and has full power and authority and has taken all necessary steps to enable it lawfully to enter into and perform these Terms and every Contract under these Terms;

**3.1.2** all sums paid to COMPANY under these Terms belong to the Client and are not subject to any charge or other encumbrance;

**3.1.3** all information supplied to COMPANY by the Client is, or at the time it is supplied will be, accurate in all respects and the Client will not omit or withhold any information which would make such information inaccurate in any material respect;

**3.1.4** the Client will provide to COMPANY on request financial and business affairs and/or identity and such information regarding the Client as COMPANY may reasonably require;

**3.1.5** the Client has a valid commercial or personal reason for requiring the currency it buys under each Contract, will not enter into any Contract for investment or speculative purposes and will take physical delivery of the currency bought;

**3.1.6** the Client will supply to COMPANY, on request, a specimen signature. A signature substantially resembling the specimen will be sufficient for COMPANY to authenticate an instruction as being from the Client;

**3.2** The Client expressly agrees and acknowledges that in all matters relating to Trade, transactions, or any information obtained from COMPANY, in connection with or relating to this Agreement, the Client shall rely solely on the Client's own skill and judgment. Although COMPANY may provide Client with information concerning the foreign exchange markets, the Client expressly agrees and acknowledges the Client shall not place any reliance on COMPANY's opinion of the merits or otherwise of any currency transaction, taxation matters or comments made concerning any investment products or markets or other matters whatsoever.

**3.3** The Client expressly agrees and acknowledges that the Client is not an agent acting for a third party (other than a duly authorised corporate officer, accountant, and solicitor, financial adviser acting on behalf of the corporation or Client). In such an event, the Client expressly agrees and acknowledges that the COMPANY may require written confirmation from the person or entity of the Client's authority to transact business on its or their behalf. The Client expressly agrees and acknowledges that, if applicable to the Trade, accountants, solicitors and firms authorised by the Financial Services

Authority will have complied with the Money Laundering Regulations 2003 and the Money Laundering handbook (where applicable) in respect of each of the persons or entities on whose behalf the Client shall act and the Client agrees to provide the COMPANY with certified copies of identification evidence taken in respect of each such person or entity for whose benefit the Client enters a Contract.

### 4. DEFAULT, CLOSE OUT & REFUSAL TO PERFORM

**4.1** COMPANY may refuse to perform or may close out all or any part of any Contract, without incurring any liability to the Client for losses that may be sustained as a result and without giving notice to the Client or receiving any instructions from it upon or at any time after the occurrence of any of the following events:

**4.1.1** the Client fails to make any payment when due under these Terms and Conditions;

**4.1.2** the Client dies or becomes of unsound mind;

**4.1.3** the Client suspends payment of its debts, makes any composition with its creditors, has a receiver appointed of some or all of its assets, takes or has any proceedings taken against it in bankruptcy or takes or allows any steps to be taken for its winding up other (except for a solvent amalgamation or reconstruction approved in advance in writing by COMPANY) or anything similar to any of these events happens to the Client anywhere in the world;

**4.1.4** the Client fails in any respect fully and promptly to comply with any obligations to COMPANY under these Terms and Conditions or otherwise or if any of the representations of or information supplied by the Client are or become inaccurate;

**4.1.5** it becomes or may become unlawful for COMPANY to maintain or give effect to all or any of the obligations under these Terms or otherwise to carry on its business or if COMPANY or the Client is requested not to perform or to close out a Contract (or any part thereof) by any governmental or regulatory authority whether or not that request is legally binding; or

**4.1.6** COMPANY considers it necessary to do so for its own protection.

**4.2** In the event the Client becomes aware of the occurrence of any event referred to in Section 4.1, the Client shall notify COMPANY immediately.

**4.3** In the event any occurrence referred to in Section 4.1 takes place, COMPANY shall also at its discretion be entitled to:

**4.3.1** forfeit the whole or any part of any sums previously paid to COMPANY (to a maximum amount equal to all sums due or to become due to COMPANY from the Client);

**4.3.2** charge the Client with all of the costs, expenses and losses (and interest at the rate referred to in Section 2.11 on any sums that COMPANY may expend or borrow in connection with Contracts and action it may take to cover or reduce its exposure under them) incurred by COMPANY as a result of COMPANY entering into Contracts with the Client.

**4.4** If for any reason a Contract is closed out or does not proceed to completion, the COMPANY will send to the Client any sum due to Client or a notice setting out the sum due from the Client.

**4.5** If the Client's method of payment, is dishonoured, returned, not met on first presentation or stopped for whatever reason, COMPANY shall levy an administrative charge of £\_\_\_\_.00 in respect of each such payment. This administrative charge will become payable by the Client in addition to any other sums due under these Terms.



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**4.6** COMPANY shall not be responsible in any way for any delay in payment by COMPANY under these Terms caused by the Client or any other third party, including but not limited to, bank delay, postal delay, failure or delay of any facsimile or electronic transmission or delay caused by accident, emergency or force majeure. The Client agrees and acknowledges that the Client is solely responsible for ensuring that all payments required from the Client under any transaction between the Client and the COMPANY are made promptly and within the time limits specified by the particular Contract.

**4.7** The Client expressly agrees and acknowledges that banks have specified times of cut off for the receipt and dispatch of electronic payments and that COMPANY accepts no responsibility for and shall have no liability in respect of any delay in payment attributable to the late arrival of kinds or instruction of payment relative to the cut off times of the designated bank.

### 5. LIMITATION OF LIABILITY AND INDEMNITY

**5.1** The maximum liability of COMPANY, whether arising in contract, tort or otherwise shall in no circumstances exceed an amount equal to the currency sold by COMPANY under the Contract.

**5.2** If COMPANY fails to perform its duties under a Contract, COMPANY shall in no way be liable to the Client for any consequential or indirect loss the Client may incur as a result.

**5.3** The Client shall, on demand by COMPANY, indemnify COMPANY and keep it indemnified from and against all liabilities, damages, losses and costs (including legal costs) duties, taxes, charges, commissions or other expenses incurred by COMPANY in the proper performance of its services or the enforcement of its rights under these Terms and Conditions and, in particular, but without limiting the general indemnity, against all amounts which COMPANY may certify to be necessary to compensate it for all liabilities, damages, losses and costs (including legal costs), duties, taxes, charges, commissions or other expenses incurred by COMPANY (including loss of profit and losses and expenses from any action COMPANY takes to seek to cover or reduce its exposure under any Contracts) as a result of:

**5.3.1** the Client breaching any terms of this Agreement;

**5.3.2** COMPANY acting on a written, oral, telephone, fax or electronic Order which appeared to COMPANY to be from the Client or an Authorised Person; or

**5.3.3** COMPANY exercising its rights under these Terms and Conditions to close out all or any part of any Contract before its applicable Maturity Date.

**5.4** The indemnification provided for in Section 5.3 above shall survive termination of any agreement under these Terms and Conditions and COMPANY's certificate under Section 5.3 above shall, unless it is manifestly inaccurate, be conclusive.

### 6. GENERAL

**6.1** These Terms and Conditions set out the entire agreement and understanding of the parties on their subject matter and supersede all previous oral and written communications on the same subject matter.

**6.2** COMPANY may amend these Terms and Conditions by notice in writing to the Client at any time and such amendment shall take effect from the date specified by COMPANY but may not affect any rights or obligations that have already arisen. Otherwise, these Terms and

Conditions may only be varied by the written agreement COMPANY and the Client.

**6.3** If at any time any provision of these Terms and Conditions or any Contract is or becomes illegal, invalid or unenforceable under the laws of any jurisdiction neither the legality, validity or enforceability of such provision under the laws of any other jurisdiction nor the legality validity or enforceability of any other provision of these Terms and Conditions or any Contract shall in any way be affected as a result.

**6.4** If a party fails to exercise or delays in exercising any right under these Terms and Conditions, by doing so it does not waive such right. The rights provided in these Terms and Conditions do not exclude other rights provided by law.

**6.5** The Client acknowledges and agrees that COMPANY is permitted to carry out an electronic database search and search credit reference agencies in order to verify the Client's identity and credit standing. If such searches are carried out, COMPANY may keep records of the contents and results of such searches in accordance with all current and applicable laws.

**6.6** The Client agrees and acknowledges that COMPANY may record all telephone conversations with or without an automatic warning tone. COMPANY reserves the right to produce and store a transcript of the recorded telephone conversation and use either the transcript or to recording of the telephone conversation for the purpose of verifying the details of an Order or to resolve any disputes between the Client and COMPANY in respect of an Order or Contract.

**6.7** COMPANY shall not be liable to the Client for any delay or non-performance of its obligations under these Terms and Conditions arising from any cause or causes beyond its reasonable control including, without limitation, any of the following: force majeure, governmental acts, war, fire, flood, explosion, civil commotion failure of computer equipment or communications system or industrial dispute of a third party.

**6.8** In the event the COMPANY is unable to perform our obligations under these Terms and Conditions or a Contract because of factors beyond our control, or an event of force majeure (including change of law), the COMPANY shall notify the Client immediately and use reasonable endeavours to secure the return of any moneys paid by the Client in respect of which the COMPANY has been unable to discharge its obligations under these Terms and Conditions.

**6.9** Nothing in these Terms and Conditions is intended to confer any benefit on any third party (whether referred to herein by name, class, description or otherwise) or any right to enforce any provision of these Terms and Conditions

**6.10** The parties are independent contractors and these Terms and Conditions will not establish any relationship of partnership, joint venture, employment, franchise or agency between the parties.

**6.11** The Client authorises COMPANY to collect, use, store or otherwise process any personal information ("Personal Information") to enable COMPANY and/or members of its group and/or the organisation which introduced or referred the Client to COMPANY to provide and/or improve its services. This may mean passing Personal Information to individuals or organisations which may be located in countries outside the U.K. that do not have laws to protect the Client's information.