



Hedging Strategies

Flexibility and certainty are key demands for those with exposure to currency markets. Frontierpay's hedging strategies can provide you with both.



Forward Contracts

Helping make your currency go further

If you are transferring money overseas and want financial protection from future market fluctuations, Forward Contracts give you that security.

Economic, political and market factors all affect currency values and can provide an unwelcome financial risk for individuals making international payments. 'Forwards' from Frontierpay enable you to take advantage of current currency exchange rates and secure them for future payments or receipts. You'll know exactly what exchange rate you've achieved, regardless of what happens afterwards in the market.

Taking charge of your currency

'Forwards' can help you budget accurately and enable you to take charge of your finances. The agreed rate is locked in and you exchange using that rate over a time period that can range from a week to a year. Once the time period is fixed, you can release funds of any size at any time. As well as competitive rates, Frontierpay offers 'Forwards' in all major and many emerging markets' currency pairs and a choice of forward trades to meet your individual needs.

- **Fixed Date Forwards** are exactly as they sound – you agree a rate for exchange on one or more specific dates in the future.
- **Flexible Forwards** – fix the exchange rate and then you have the freedom to draw down when required ensuring you get the flexibility to meet your currency needs.

Deposits

The process is clear, simple and transparent. When you enter into a 'Forward' contract, we need some financial commitment from you to undertake a trade on your behalf. With us, you pay a 10% deposit – leaving 90% of the value owed on completion of the transaction.



Margin Variations

With Margin calls you may be required to increase the standard deposit held against your Forward contract. This is designed to cover the additional risk in circumstances when there is extreme market volatility.

If the market price moves, for example, to 8% higher than your agreed Forward price, you will need to pay an additional 8% (on top of the standard 10% deposit) ahead of the settlement date. The total amount remaining against your contract is then adjusted down to 82%.

If the market then drops back down below the variation threshold, we will happily refund the additional deposit you've paid. We then adjust the amount owing back to the standard 90%, should you wish.

A pioneering service

We pride ourselves on our service. A dedicated dealer will get to know you and help you plan and implement your foreign exchange strategy. We will tailor our service to you – from taking trading instructions and keeping you up to date with exchange rate opportunities to creating a long-term strategy that meets your hedging and cashflow needs.

Keep track of your foreign exchange dealing

Frontierpay's platform is designed to give you fast, easy access to the trading data you need. The platform captures all your trades – whether they were made online or over the phone – to give you a clear and transparent view of your trading history. It uses secure encryption technology, is simple to access and is available 24/5.

A Forward Contract placed when the market is at 1.14 in July. Even if the market moved during a nine-month period, your currency would be fixed at this rate.



Safe and secure

Secure rates for future delivery, from one week to one year

Budget more accurately and stay in control of your finances

Safeguard yourself from adverse market movements

Tailor-made service

Dedicated dealer

Hassle-free transaction process

Fast, efficient delivery of funds

To find out more about our services or talk to us about your currency requirements, contact one of our experts on 01494 484183 or email trading@frontierpay.com or visit www.frontierpay.com

Frontierpay UK

St John's Place
Easton Street, High Wycombe
HP11 1NL

T: +44 (0)1494 484183
trading@frontierpay.com

Frontierpay Singapore

6 Shenton Way, #21-08A
OUE Downtown 2
Singapore 068809

T: +65 6817 5248
fpsingapore@frontierpay.com

Frontierpay is Authorised and Regulated in the UK by the Financial Conduct Authority under the Payment Services Regulations 2017 for the provision of payment services (FRN577057) and regulated by HMRC (MLR12572236). Frontierpay Ltd is a registered company in England and Wales (7061945). Frontierpay is authorised and regulated in Singapore by the MAS under the Money Changing and Remittance Business Act (RA No. 01536). Frontierpay Singapore Pte. Ltd. is a registered company in Singapore (201733573G). Our corporate bankers hold all client monies in segregated accounts.