



GC PARTNERS

# A finely-tuned service



# Our service is our currency



## Service bespoke for you

There's no reason why moving money shouldn't be a friendly, customer-responsive service – and that's why at GC Partners we believe in a warm, personalised approach.

It's part of what makes us stand out from the crowd. Yes, we can help with client money and investment solutions, arrange bank accounts, exchange currencies and ensure payments are made. With speed. And efficiency, of course.

But there's much more. We offer everything you'd expect with a personal touch because a close bond with clients is our hallmark. And unlike banks, we're flexible, fast and wrap our service around you.

Since 2003, we've made it simple for over 100,000 people like you to transfer money to more than 125 markets across the world. And, unlike other payments providers, GC Partners carry additional FCA permissions allowing us to hold client money under CASS rules. This allows us to offer a wider range of services to serve a broader spectrum of clients, from financial services to major international corporations, accountancy and legal practices, funds, bonds, property developers and the institutional investment sector – as well as private clients.

## Why are we different?

From trustees to corporate businesses and investors to private clients, we can help you get the best from foreign exchange, hedging, global payment solutions and client money services.

Supported by a wealth of experience and our partnerships, we are a safe pair of hands. In the past year, we transacted more than \$5 billion in foreign exchange and made over 400,000 payments on behalf of our clients.

We're not just employees. We're owners and partners in this business. That's why we do so much more to provide outstanding service to our clients. Yes, it's business, but business we care about personally.



# Bespoke service, brilliant performance

We develop bespoke solutions for each client based around five key service areas. As a trusted partner, you'll receive a knowledgeable and personal service whichever you choose.



Over 100k  
happy customers



Over \$5bn  
transacted in  
2018 alone



To over 125  
markets across  
the world

## How can we help?

We don't make life complicated. We bypass the complexity of how mainstream banks move and hold money to provide a personal, safe and secure service from day one and when you change, we adapt.

**“We're straightforward and transparent about putting your business interests first and helping you stay ahead of currency risk.”**

When you need to move money fast, we move fast. Combining our high levels of expertise with a personalised service and purpose-built technology to provide a full range of tailored financial solutions.

- For the asset manager who needs a bespoke hedging model to manage share classes... Our dedicated team helps manage your currency risk, monitoring the market to ensure your investors and your business are protected from currency fluctuations.
- For the business that needs currency converted... Your personal currency specialist will guide you through every transaction to save you time and money.
- For organisations administering payments to multiple destinations... Whether royalty payments, payroll or more. Our mass payments platform is simple to set up and use, with a *Check and Fix* process to ensure accuracy and reliability of payments. Quick, fast and cost-effective.

**“We know that no two businesses are the same. That's why our solutions are truly bespoke. We help you make the right decisions with sound FX strategies tailored to your needs.”**





# You — change.

## 1. Client Money and Investment Solutions

It doesn't matter what industry you're in or its type, sector or size. We manage and deliver payment and client money solutions to a host of investment firms in ways that work for you. We're here to make your operations more efficient whether processing subscriptions or redemptions, FX payments and hedging or undertaking investor due diligence. These services are available via our portal or API integration, giving scalability to deal with an extremely high volume of payments and investors.

We are also one of the few specialist service providers to hold Part IV Permissions under the FSMA 2000.

**“This means we have full client money permissions, adhering to stringent regulations and have robust internal controls in place to safeguard your funds and minimise any risks to the business or your money.”**

Personal service from a trusted partner.

We take managing and protecting client money very seriously. We operate within stringent client money rules defined by the FCA and Client Assets Sourcebook (CASS) regulations.

**“But we never forget the personal touch. There's always a human being to navigate you around our solutions or to get in touch with if you have a query.”**

You can open multiple corporate bank accounts – segregated, so client funds are kept separate and there's always a clear audit trail to help support your legal or financial audit procedures.

You get real-time access to cleared funds. All client money is tracked in transmission to and from external parties.

Our client money solutions put you in control.

## 2. Mass Payment Solutions

Royalty payments, payroll, redemptions payments... we've got you covered.

You can move your money fast, efficiently and securely using our mass payment platform. Always with a real person available should you need them.

Check, instruct, and bulk upload payments promptly and efficiently. And use our *Check and Fix* solution to identify payment failures before they happen.

**“Because we validate bank details before payments are made, you cut down on cost, time and administration spent matching returned and outgoing payments.”**

Mass payment services, tailor made for your business.

## 3. FX Hedging

If you want to stay ahead of market risks, change and volatility, our expert share class hedging team can help.

**“Working closely with you, we'll build a simple, bespoke foreign currency solution built around your needs.”**

We offer passive and active FX hedging solutions for portfolio and share class hedging, focused on reducing currency risk and fluctuations in exchange rates between the base and hedged currency.

Our service is transparent. Prices are fixed at the start. There are no hidden fees. You have complete control on hedge ratios and foreign exchange exposure, while we actively manage the performance of the hedge.

Control your risk exposure with expert help.

# — We adapt.



# Service wrapped around you

## 1. FX and International Payments

Make payments overseas on time, easily and securely with us. Using smart technology combined with personal service, you'll receive the highest-quality international and FX services tailored to your needs.

Concentrate on your business objectives while we help you transfer money at the best exchange rate with a spot transaction. Or do it online in minutes.

Use a forward transaction to take the risk out of a currency purchase – fixing today's exchange rate for peace of mind.

Pay suppliers in their desired currencies or make regular high-volume payments with our easy mass payments solutions.

Whatever your need, our service is wrapped around you.

## 5. Global Currency Accounts

Are you an exporter or importer of goods or services? Our Global Currency Account helps you to do business overseas quickly, easily, cost-effectively and securely. With a dedicated personal account manager to talk to at any stage.

Open multi currency accounts and hold balances in local currencies ready to use when you need to.

Each account is in your company name and comes with a unique IBAN.

As an exporter, you can use local currencies to make and receive payments from suppliers.

Importers can pay suppliers or partners fast. Access market-leading rates. Feel confident that you're in a secure, FCA-regulated trading environment. And decide when you're ready to pay at a favourable rate.

# Seamless integration (APIs)

Register clients, make global payments easily, book FX trades effortlessly, check balances in real time. And with our reporting feature you can find data fast.

Our reliable API architecture allows you to configure our online bespoke payment solutions easily into your platforms. Embedding all we offer into your own systems.

Seamlessly. With minimal fuss. For maximum reliability.

API connectivity makes our investment and global payment systems easy. You benefit from secure automation and total access to the currency market.

Our API allows for auto-verification of investors at the onboarding stage, allowing payments to be received and processed in the shortest time.



# First-class partners

As a white label partner, you can rapidly deploy our FX and international payments solution – fully branded in your company name.

For your clients – our bespoke platform delivers extensive currency capabilities, fast and secure payments globally, mass payment solutions and share class and portfolio hedging.

For you – we work in true partnership, delivering a host of benefits from real-time management of customer accounts to transparent and real-time reporting, with expert help from a fast-reacting team whenever you need it.

**We never stop thinking ahead.**

# Regulation and security

## Regulation

Global Currency Exchange Network Ltd trading as GC Partners is authorised by the Financial Conduct Authority under the Payment Services Regulations 2017 for the provision of payment services (Firm Reference Number 504346).

Global Currency Exchange Network Ltd trading as GC Partners is an Authorised Payment Institution (API) that puts the security and protection of your money at the core of our business. As a Money Service Business, we're governed by HM Revenue & Customs (HMRC) under the Anti Money Laundering Regulations 2017. Registration number 12137189.

Global Custodial Services Ltd trading as GC Partners is also one of the few specialist service providers to hold Part IV Permissions under the FSMA 2000 (FRN 595875). This means we can hold client money. We adhere to stringent regulations and have robust internal controls in place to safeguard your funds and minimise any risks to the business or your money. We partner with various global Tier 1 banks and funds are kept in segregated client accounts or 'safeguarding accounts'.

## Security

Security and compliance is of paramount importance to GC Partners. We adhere to stringent regulations and have robust internal controls in place to safeguard your funds and minimise any risks to the business or your money. All transactions are initiated using a secure payment system which ensures each payment is approved internally by multiple users and processed by our Tier 1 banking partners.

We don't speculate on the currency markets. Or invest your money overnight. When you enter into a transaction with us, we enter a matching, irrevocable binding trade with our bank.

Client money is held in segregated client accounts known as 'safeguarding' accounts, using our global Tier 1 banking partners. It means all client funds are held separately from any company money or assets in order to comply with regulations.

GC Partners is independently audited each year by 3rd party compliance & Client Money (CASS) specialists to ensure that all processes, procedures and controls are in line with FCA guidelines. The UK CASS rules are amongst the most stringent in the world in regards to how client money is reconciled and reported both internally and externally.

GC Partners has Professional Indemnity (PI), Directors and Officers, and Cyber insurance. Certificates available on request.



Get in touch:

**UK – London**

100 New Bond Street  
London  
W1S 1SP  
+44 (0) 203 763 9870 (UK)

**Malta**

Europa Centre,  
56 St Anne Street,  
Floriana  
FRN9011,  
Malta  
+356 2011 9730 (Malta)

**UK – Kent**

The Old Barn  
Oasts Business Village, Red Hill  
Waterringbury, Maidstone  
Kent  
ME18 5NN  
+44 (0) 203 974 4737 (UK)

**Almeria, Spain**

Paseo del Mediterraneo 197,  
Local 5, 04638 Mojacar Playa,  
Almeria,  
Spain  
+34 950 615 319 (Spain)  
+44 (0) 203 974 4738 (UK)

**Dubai**

2705 Marina Plaza  
Dubai Marina  
Dubai  
UAE  
+971 (0) 4 278 1020 (UAE)

**Portugal**

Edificio do Cinema, Loja 1,  
Rua da Lusotur  
Vilamoura  
8125-432  
+351 289 093 137 (Portugal)  
+44 (0) 203 974 4738 (UK)

**Alicante, Spain**

Calle Torre Del Oro No 8. Local No12  
First floor. CC La Campana  
03189 Orihuela Costa  
Alicante,  
Spain  
+34 966 733 479 (Spain)  
+44 (0) 203 974 4735 (UK)

[www.gcpartners.co](http://www.gcpartners.co)

Follow us on LinkedIn, Twitter and Facebook



@gcpartnersco



@gcpartnersco



@gcpartnersco

Business registration

GC Partners is a company registered in England and Wales. Number 06115090. Registered address: 3rd Floor, 100 New Bond Street London W1S 1SP.

Reproduction without permission is strictly prohibited. © GC Partners 2019

03/2019