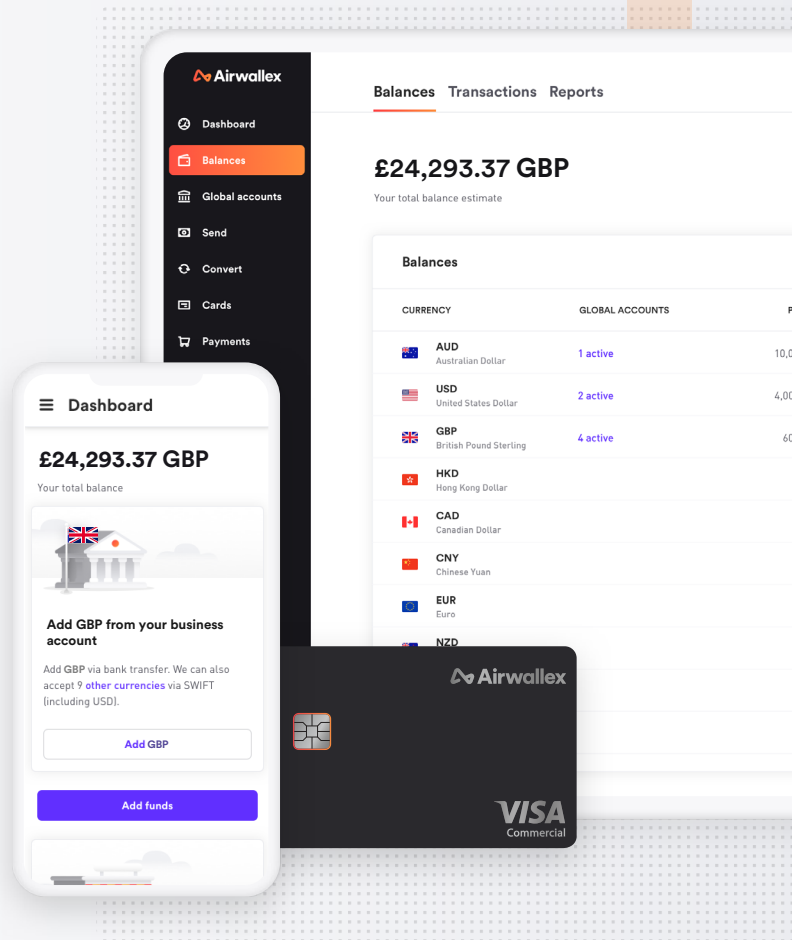




# A business account, built for the **modern** **business.**

Empowering your business to grow  
in a borderless world.



# Ditch the banks and start saving today with Airwallex

Sign up today for **£50,000** free FX with your Airwallex account

Sign up at

[www.airwallex.com/elver-consultancy](https://www.airwallex.com/elver-consultancy)

Offer only available to the first 1,000 new Airwallex applicants to sign up and be approved for an Airwallex account from 1 Apr 2020 to 31 Dec 2020. Full eligibility criteria and terms and conditions are available at [airwallex.com/uk/GBP50k](https://airwallex.com/uk/GBP50k)

Our products and services are provided by Airwallex (UK) Ltd (Company number 10103420) which is a registered Electronic Money Institution regulated by the Financial Conduct Authority. Any information provided is for general information purposes only and does not take into account your objectives, financial situation or needs. You should consider the appropriateness of the information in light of your own objectives, financial situation or needs. Please read and consider the Product Disclosure Statement before using our service.

# Airwallex is pushing the boundaries of fintech in the UK and around the world.

Airwallex was founded with a simple goal - to modernise the business account in a borderless world.

Our core strength lies in our proprietary tech-driven infrastructure to enable low-cost, high-speed and transparent international collections and payments.

We continue to leverage our infrastructure to deliver features such as our Airwallex Borderless Cards to turbo-charge our business account proposition for customers.



“Airwallex is ranked at #32”

- Top Global 100 Fintech

## FINANCIAL REVIEW

“Enables businesses to  
manage cross-border  
payments easily and cheaply”



“Australia’s fastest growing  
\$1 billion dollar start up”

## PAYMENTS & FX

# Make payments across the globe, cost effectively and fast



### Spend less on FX fees, more on growth

We charge **0.5%** or **1%** above our interbank rate depending on the currency. You're always getting the best rates, no matter the amount.



### Global coverage

Make payments in 18 currencies, into over 130 countries and increasing.



### Time better spent

Save time by making batch payments, especially when regularly paying international employees.

Transactions

USD

| STATUS     | TYPE   | AMOUNT        |
|------------|--------|---------------|
| Processing | Payout | - \$20,000.00 |
| Sent       | Payout | - \$47,500.00 |
| Converted  | Cr     | \$2,500.00    |
| Received   | D      |               |
| Sent       | P      |               |

Send money

Send

USD

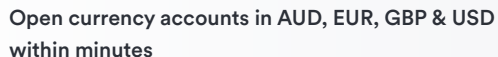
\$20,000.00

Recipient

Martina Brito

Our interbank rate is determined by calculating a blended rate from various sources available to us. Please see our Product Disclosure Statement for more information.

# Take the hassle out of growing your business internationally



## Integrate with online stores

Easily connect your currency accounts with popular platforms like Amazon, eBay, Shopify and PayPal.



Hold and pay in foreign currency, or convert and bring your money back with market-leading FX rates.

Airwallex does not charge any monthly account fees, new or replacement card fees or any international payment fees where payments are made through Airwallex's payment network. However, payments made via the SWIFT network will still incur a payment fee from £10.

## BORDERLESS CARDS

# Empower your team to make purchasing decisions



### Instant

Issue virtual visa cards instantly, whenever you need it.



### Save

Zero international transaction fees, market-leading FX rates.



### Visibility & control

Set spend limits for each card issued\*.



### Flexibility

Order a physical visa card if you need one\*.



\*coming soon

## XERO BANKFEED INTEGRATION

# Make bookkeeping a breeze



### Connect Airwallex multi-currency accounts with Xero\*

Each Airwallex currency account appears as a currency-specific bank account in Xero.







### Automatically sync transactions daily

Airwallex transactions flow securely into Xero each business day.

\*only available for Xero premium subscribers with the multi-currency feature enabled



### Connect your currencies to Xero

| CURRENCY                                                                          |     | BALANCE      | CONNECT   |                                     |
|-----------------------------------------------------------------------------------|-----|--------------|-----------|-------------------------------------|
|  | AUD | \$122,400.75 | Connected | <input checked="" type="checkbox"/> |
|  | EUR | €10,023.24   | Connected | <input checked="" type="checkbox"/> |
|  | USD | \$50,230.23  |           | <input type="checkbox"/>            |
|  | GBP | £4,200.98    |           | <input type="checkbox"/>            |



# Competitive, simple and transparent pricing

Zero monthly or transaction fees on:



**GBP business account**



**USD, AUD, EUR Global Accounts**



**Domestic payments**



**International payments<sup>1</sup>**



**Airwallex borderless cards**

Access interbank rates<sup>2</sup> plus a very competitive margin on international FX

**0.5% FX margin**



AUD



USD



JPY



EUR



HKD



CNY<sup>3</sup>



CHF



CAD



SGD



NZD

**1% FX margin**



MYR



IDR



KRW



PHP



THB



VND



INR



NPR \*



PKR \*



BDT \*



TRY \*



LKR \*

1. Airwallex does not charge any monthly account fees, new or replacement card fees or any international payment fees where payments are made through Airwallex's payment network. However, when sending non-local currencies to a country (e.g. USD to China), we will need to use the SWIFT network and charge a small payment fee from **£10**. This is to cover the cost of using the SWIFT network.

2. Our interbank rate is determined by calculating a blended rate from various sources available to us. Please see our Product Disclosure Statement for more information.

3. CNY has an additional 0.1% payout fee. Will require additional information to enable, please speak to one of our product specialists here

\*To pay suppliers in these currencies, please speak to one of our product specialists



# Security at our core



## Protected

Your money is held securely in a ring-fenced account. You can access your funds whenever you like as they're never invested or lent to anyone else.



## Secure

Our security systems and procedures are based on the highest international standards including PCI Level 1 compliance.



## Authenticated

Your data is stored and protected behind multiple layers of authentication. Two factor authentication is enabled on your account for added security.

## Airwallex is licensed in the United Kingdom and internationally



### Australia

Airwallex is regulated by ASIC and holds an Australian Financial Services Licence.



### United Kingdom Europe

Airwallex holds an EMI Licence with the FCA in the UK, this licence is passported throughout the EEA.



### Hong Kong

Airwallex holds a Customs and Excise Department: Money Service Operators license.



### Canada

Financial Transactions and Reports Analysis Centre of Canada (FINTRAC): Registration as Money Service Business.



**We're not a bank,  
we're better.**

**Get in touch**

[support@airwallex.com](mailto:support@airwallex.com)