

FIMBANK

A Global Force in Trade Finance



Foreign Exchange Products and Services

Treasury

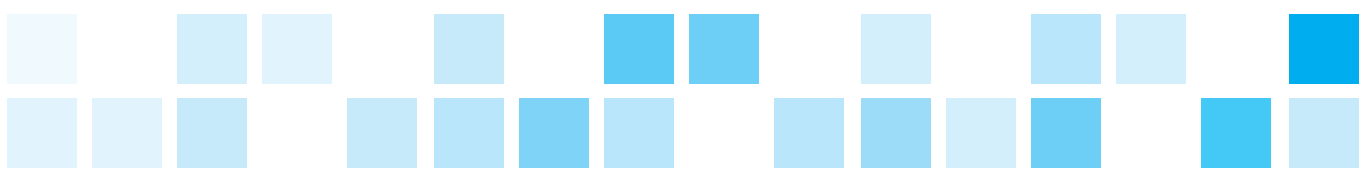




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1. Why FIMBank?

FIMBank p.l.c. is a leading provider of trade finance, factoring and forfaiting solutions, with a global presence in various important financial and trading centres. FIMBank is a customer-driven provider focused on optimising business performance and supporting business growth, by developing tailor-made trade finance solutions that provide exporters with accelerated receivables and importers with extended credit. The Bank is at the forefront of introducing and developing innovative receivable finance techniques in emerging markets.





2. Our Foreign Exchange Services, tailor-made for Financial Institutions and Corporate Clients

- Support your international commercial needs with efficient Foreign Exchange services
- Manage your exchange rate volatility
- Control your cash flow effectively
- Benefit from competitive Foreign Exchange pricing
- Large choice of tradable currencies:
EUR, USD, GBP, JPY, CHF, CAD, AUD, DKK, NOK, SGD, AED, KWD, SAR, ZAR





3. Our Foreign Exchange (FX) Products & Services

FX SPOT

Foreign exchange is the exchanging of one currency with another - the backbone of international finance and global trade. A spot contract involves the purchase or sale of a currency for delivery and payment on the spot date, which is normally up to two business days after the trade date. Our **FX SPOT** product provides immediate conversion of one currency to another at competitive prices. This allows our customers to have smooth business operations with their foreign counterparts.

FX FORWARD

As currencies constantly appreciate or depreciate at a volatile rate, a forward product allows for the fixing of a specific rate in the future. A forward contract involves an agreement of contract terms on the current date, with the delivery and payment at a specified future date, with an agreed fixed exchange rate. Contrary to a spot rate, a forward rate is used to quote a financial transaction that takes place at a future date, and is the settlement price of a forward contract. Our **FX FORWARD** helps the customer to manage market volatility, and facilitate better cash flow management.





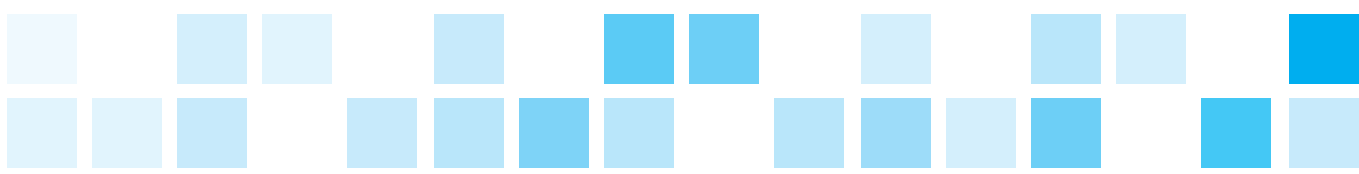
FX FLEXIBLE FORWARD

This product is similar to the FX FORWARD contract, with the only difference being that the customer is given the flexibility, should it be required, of being able to receive the purchased currency and settling the sold currency, before the actual 'settlement date' agreed. With **FX FLEXIBLE FORWARD**, the customer may opt for full or partial settlements between a selected 'Option Date' and the 'Maturity Date'. If no settlement occurs before the maturity date, the Forward contract settles fully at maturity.

FX SWAP

An FX swap agreement is a contract in which one party borrows one currency from – and simultaneously lends another to – the second party. Each party uses the repayment obligation to its counterparty as collateral, and the repayment amount is fixed at the FX forward rate as of the start of the contract. This is essentially a combination of two contracts, FX SPOT and FX FORWARD. With **FX SWAP**, our customers can limit or manage exposure to fluctuations in FX rates. Our FX SWAP product can prove particularly beneficial for customers seeking short-term funding on the FX market.





FX LIMIT ORDERS

A limit order is placed with a bank to execute a buy or sell transaction of a specified FX amount, and at a specified limit price or better. Such limit orders have three dimensions: Amount, Price and Expiration.

We offer the following types of orders:

- Stop-Loss Order
- Limit Order
- Order Cancel Order (OCO)
- Good Till Cancelled (GTC)

For further information about these products please speak to one of our FX Traders, using the contact details specified in this brochure. Our **FX LIMIT ORDERS** are designed to give customers more control over the buying and selling prices of their trades.



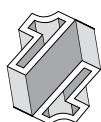


4. Want to know more about our FX services?

Our personalised and competitive range of FX business services are within easy reach through our website (www.fimbank.com), our Malta Head Office, our branches, and FIMBank's global network.

In the meantime, should you wish to contact one of our FX Traders for more information about our FX offering, we are pleased to be of assistance.

We look forward to being your preferred FX business partner, and have the opportunity of adding value to your business.



FIMBANK

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