

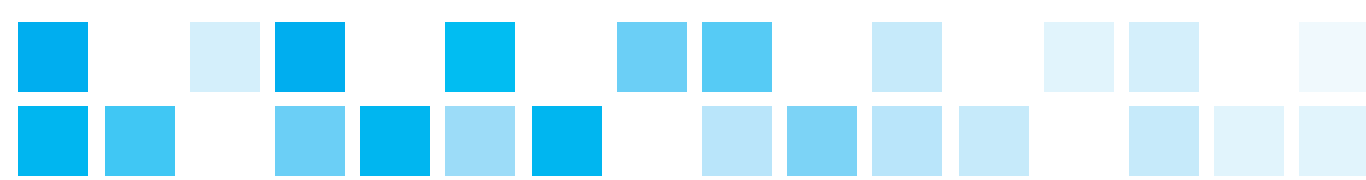
**FIMBANK**

A Global Force in Trade Finance



## Foreign Exchange Products and Services Treasury

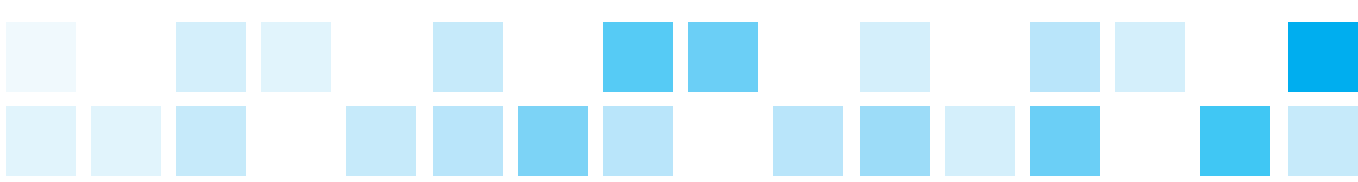




# Summary

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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 exchange rate volatility
- Control your cash flow effectively
- Benefit from competitive FX pricing
- Large choice of tradable currencies:

EUR, USD, GBP, JPY, CHF, CAD, AUD, NOK, SGD, AED, KWD, SAR, ZAR





### 3. Our Foreign Exchange (FX) Products & Services

#### *FX SPOT*

Foreign exchange, as the name implies, means exchanging one currency with another. This is extremely useful for several reasons, as this is the backbone of international finance and global trade.

A spot contract is a contract that 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*

Since currencies constantly appreciate or depreciate at a volatile rate, a forward product is provided to the customer, allowing them to reserve a specific price in the future.

A forward contract is a contract that 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.

Please note that FX Forwards are permissible only to facilitate payment for identifiable goods, services and investments. Invoices and/or other supporting documentation will be required to evidence this from time to time.





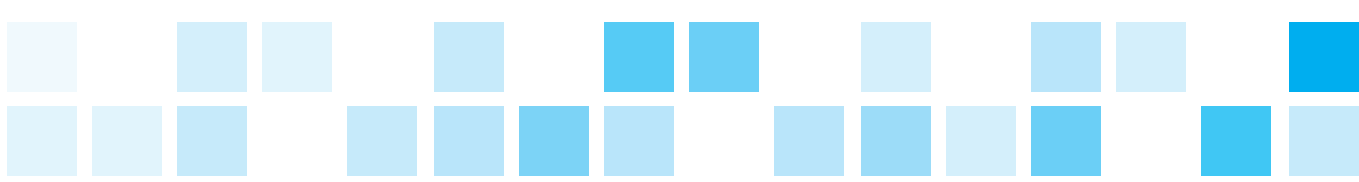
## *FX FLEXIBLE FORWARD*

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 'Start Date' and the 'Maturity Date'. If no settlement occur before the maturity date, the Forward contract settles fully at maturity.

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## *FX LIMIT ORDERS*

A limit order is an order 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 details on 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](http://www.fimbank.com)), our Malta Head Office, our branches, and FIMBank's global network.

In the meantime, should you like to contact one of our FX Traders for more information about our FX services, we would be pleased to be of assistance.

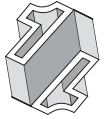
We look forward to being your preferred FX business partner, and to have the opportunity of adding value to your business.

Treasury & Capital Markets, FX Trading Desk

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