



Ebury What borders?®

Ebury Institutional Solutions

The established banking alternative

ebury.com

Ebury is among
the fastest-
growing
global Fintech
companies.

Ebury as a company

We have achieved phenomenal growth year on year and have transformed from a small startup into one of the most exciting and disruptive names in finance. Ebury started in 2009 with 4 employees and today has:

1300+

Employees

Bloomberg

Top forecaster

130+

Currencies

\$21bn

Transacted in
FY 21/22

32 Offices

In 21 countries

**Backed by
Santander
Bank**

ebury.com



500

Technology Fast 500
2017 EMEA WINNER
Deloitte



FT Future
100 UK
2018/19



50

Technology Fast 50
2017 UK WINNER
Deloitte

glassdoor®
4.5 | ★★★★★

Ebury Institutional Solutions

Global transaction banking made simple.

Ebury proposition

Ebury is a financial service provider specialising in local currency accounts and foreign exchange transactions.

What we offer:



Foreign Exchange

Extensive range of **FX spot** and **hedging** solutions in 130+ currencies



International Payments

Fast and secure cross border payments in **130+ currencies**



Cash Management

Currency accounts in **30+ currencies in 20+ countries**



International Cash Management

We are one of the few non-banks that issue our own IBAN accounts in various countries including Luxembourg. Due to our worldwide presence we have extensive experience with international companies and their needs.

Dedicated local currency accounts in the name of the client in 20+ countries:



Australia
AUD



Hong Kong
CNH, EUR, HKD, USD



UK
30 currencies*



Belgium
30 currencies*



Netherlands
30 currencies*



Luxembourg
EUR, GBP, USD



Canada
CAD



Ireland
EUR, GBP, USD



France
30 currencies*



Denmark
DKK



USA
USD



Germany
EUR



SWIFT (66 ccys)

First non-bank
to go live on
SWIFT gpi

* EUR, AED, AUD, BGN, CAD, CHF, CNH, CZK, DKK, GBP, HKD, HRK, HUF, ILS, JOD, JPY, NOK, NZD, OMR, PLN, QAR, RON, RSD, SAR, SEK, SGD, THB, TRY, USD, ZAR

Ebury FX Management

For any business trading across borders, it is vital to be aware of how currency markets can impact your bottom line. Ebury can help mitigate the impact of exchange rate fluctuations through comprehensive risk management tools.

Besides the regular Spot transactions and local payment capabilities, we have the ability to provide hedging solutions for:

Portfolio Netting

Asset Disposal

NAV Hedging

Capital Call hedging

Alongside our hedging capabilities, Ebury have the ability to offer hedging facilities for up to 6 years.

Account type examples

Typical accounts and services

Description

- **General account**
Holding operations (e.g. tax, advisors, salaries) or financing
- **Compartments**
Segregated accounts
- **LP / Capex account**
Aggregating investor funds
- **Cash Trap / Pledged Account**
In case of a (soft) default on a loan.
- **Rent account**
Accounts receiving monthly lease / rent income



Regulatory status

We are regulated by the FCA in the UK and the NBB in Belgium

Capital Adequacy

Ebury's capital adequacy requirements are based on our level of activity. Our regulators review Ebury's capital adequacy on an annual basis.

Ring-Fenced Segregated Accounts

As part of safeguarding, our client's funds are held in Ring-Fenced segregated accounts, which are entirely separate from our own operating accounts. We do this to safeguard clients' deposits and the funds we hold for clients with Tier 1 banks.

Compliance and AML

Ebury maintain the highest standards in terms of Compliance and AML/CTF controls on the flows we process for our clients.

An Electronic Money Institution, not a bank

- Regulated as an Electronic Money Institution by the FCA and an authorised payment institution with the NBB
- This makes us more nimble in terms of regulation and capital requirements when offering these products and services to our clients



We have worked with Ebury for a number of years to facilitate our FX risk management and other facets of our treasury business as an alternative to our traditional banking partners. Aside from being a credible counterparty, we find working with Ebury from both an execution and operational standpoint to be much more time and operationally efficient and have no issues in recommending Ebury to our peers and portfolio companies.

Kishan Sammani, CFO, Metric Capital Partners

Ebury

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