

Guide to moneycorp transaction documentation

To help you better understand moneycorp's transaction processes, we have highlighted a few of the key differences you may experience when sending money around the world with us.

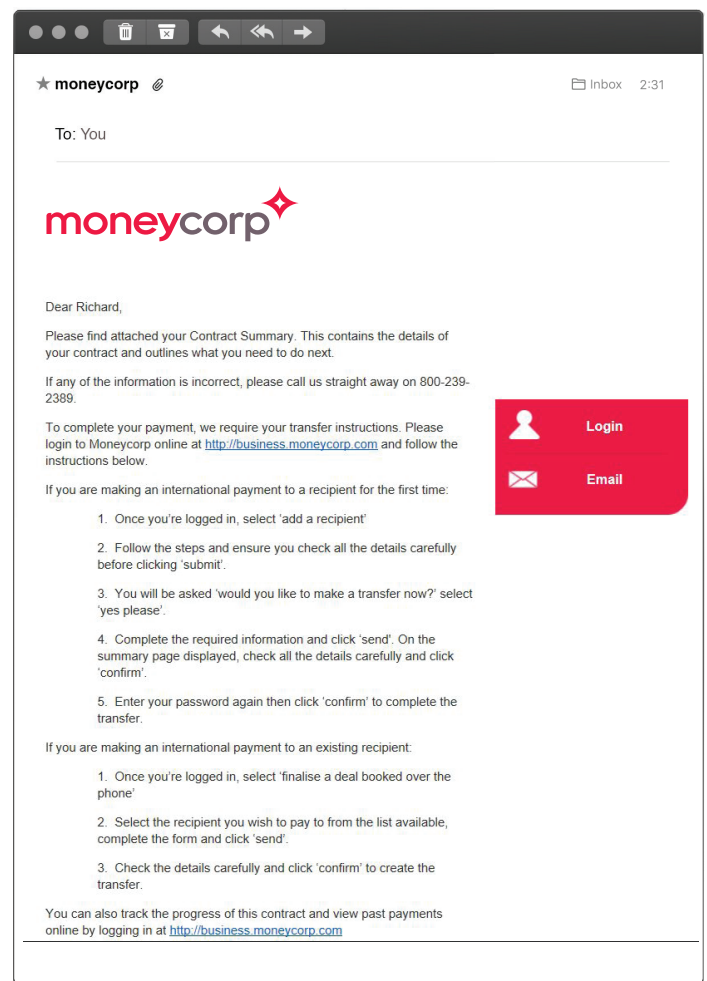
If you think we have missed anything, we would love to hear from you. Please give us a call and let us know.

Contract Summary:

- ❖ When undertaking a transaction with moneycorp, you will receive a Contract Summary outlining the details of your transaction including currency pair, amount exchanged, value date and what you need to do next.
- ❖ Please note that moneycorp online account access is coming soon. Until it is launched, you will not be able to log in and or gain access. To register your interest, simply click the login button and hit the 'Request Early Access Button'. We will be in contact as soon as the service has launched.
- ❖ If you are paying moneycorp by wire transfer, this Contract Summary will also include our wiring instructions.
- ❖ If you're paying by ACH debit or check our bank details will NOT be included on the Contract Summary.
- ❖ As part of the transaction process you will also be asked to confirm where you want the currency sent and provide any relevant new recipient details if you are not paying to an existing one.
- ❖ Please be advised that:
 - a When providing new recipient details when booking a deal, these new recipient details will generally NOT appear on the initial Contract Summary
 - b As clients can hold funds on account with moneycorp, you do not need to provide payment instructions at the time of the FX transaction and they can be provided at any time throughout the process.

Here are some examples of what to look out for:

Example Contract Summary Email:



Example Contract Summary:

CONTRACT SUMMARY

Spot



Moneycorp US Inc.
56 Pine Street, Suite 600
Providence, RI 02903

Telephone
t 800-239-2389

Read and Check

Please read this Contract Summary and check that the information it contains is correct. If there are any discrepancies, please contact your Account Manager.

Please note.

Failure to provide cleared funds before the value date may result in additional charges, which you will be liable to pay and/or it may result in your contract being cancelled. You will then be liable for any resulting loss, in accordance with our terms and conditions.

On 09-26-2018 you entered into a legally binding contract with Moneycorp US Inc, the details of which are set out below. Please see our terms and conditions for more information. We may record calls to and from our offices for quality, training and legal purposes.

1. Client Details

Company name:	Moneycorp US Inc Test Account 1
Business address:	56 Pine Street, Suite 600, Providence, 02903, United States of America
Client ID:	612800
Account Manager:	
Booked by:	Richard Clark
Date booked:	09-26-2018

2. Contract Details

Contract number and type:	4714312 Spot
Currency sold (by you):	USD 100.00
Currency purchased (by you):	EUR 130.00
Exchange rate:	1.3000
Value date ¹ :	09-28-2018
Total transfer charge ² :	0.00

(1) This is the earliest date we will transfer your purchased currency. If you wish to change this date please contact us on the number above. Please note that amendments may incur an administration charge and the rate of exchange could be affected.

(2) Telegraphic transfer fees are invoiced separately on a monthly basis.

3. Settlement details

Total balance due from you:	100.00 USD
Total funds due to you:	130.00 EUR
Balance due in by:	09-28-2018

This document (and any attachments) confirms the terms of the transaction entered by you, which is subject to our account agreement currently in effect. Please contact your Account Executive immediately if there is an error in this confirmation.

For more information about how we are regulated as a licensed money transmitter and check seller, please visit www.moneycorp.com/en-us/legal/compliance/

Moneycorp US Inc. is a Rhode Island licensed money transmitter and check seller, license no. 98000838MT/98000837SC. For more information about how we are regulated, please visit - www.moneycorp.com/en-us/legal/compliance/

Moneycorp US Inc. 56 Pine Street, Suite 600, Providence, RI 02903. (800) 239-2389

Example Contract Summary:



1. Your account balances

The table below provides you with a summary of your currency balances. Please note, foreign exchange transactions will affect your balances on the transaction value date.

CCY	Available Funds	Cleared Balance	Reserved Funds	Uncleared Balance	Overall Balance
CAD	15.55	15.55	0.00	0.00	15.55
EUR	3,399.61	3,399.61	0.00	0.00	3,399.61
GBP	0.00	0.00	0.00	0.00	0.00
USD	-2,367.71	-2,364.19	3.52	0.00	-2,364.19
CNH	0.00	0.00	0.00	0.00	0.00



HOW TO PAY

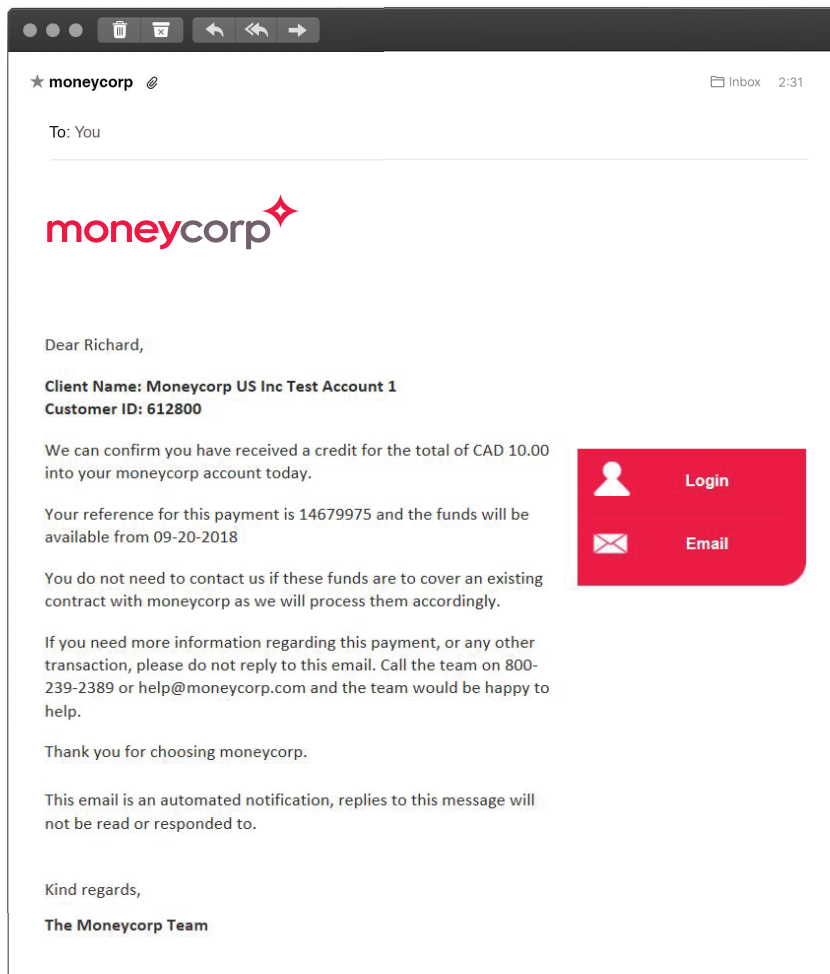
1. How to pay us for your deal

Bank name:	BAML
Bank address:	222 Broadway, New York, NY, New York, 10038, United States of America
Account name:	Moneycorp US Inc Limited USD Client Account
Account number:	394005738261
IBAN:	
ABA/Routing number:	026009593
SWIFT code:	BOFAUS3N
Payment reference for Moneycorp ² :	CK4000612800KC

(2) Failure to quote your payment reference may result in additional information to be required by us and delays to your payments.

Example Funds received notification Email:

- ◆ At moneycorp we take the security of client funds extremely seriously. As a result when you wire funds to us, we will automatically send you an email confirming receipt.
- ◆ Again, please note, this automated response is NOT generated for clients paying by ACH debit or Autoscribe credits.
- ◆ Please note that moneycorp online account access is coming soon. Until it is launched, you will not be able to log in and or gain access. To register your interest, simply click the login button and hit the 'Request Early Access Button'. We will be in contact as soon as the service has launched.



Example New Recipient Confirmation Email:

- ◆ As part of our security measures, whenever you give us new recipient details (whether online or over the phone) we will automatically send you an email as confirmation. Don't worry – you don't need to do anything unless it wasn't you requesting the changes.
- ◆ Please note that moneycorp online account access is coming soon. Until it is launched, you will not be able to log in and or gain access. To register your interest, simply click the login button and hit the 'Request Early Access Button'. We will be in contact as soon as the service has launched.

