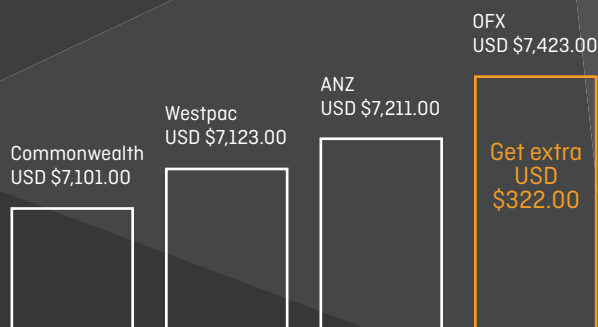




### Save more with OFX

Compare the savings. Get an extra \$322 USD on a A\$10,000 transfer with OFX.



This amount is calculated using our Customer Rate compared to the banks on 9.3.17 at 15:35 (AEDT).

## Who is OFX?

Hi. We're OFX, and we only do one thing. We help people all over the world to save money on their international money transfers and payments. That's it.

### Why OFX?

Most major banks traditionally take a wider margin, sometimes up to 5% on the daily exchange rate. At OFX, we think that's too much, and we've built a global business around giving our clients a better deal when it comes to foreign exchange. Did you know that OFX handles the international money transfers for ING Direct and Macquarie Bank? We transferred over AUD\$19.6 billion in 2016. That high volume of transfers means we can still be competitive taking an average margin that's up to 75% less than what the banks charge.\*



GLOBAL MONEY  
TRANSFERS

OFX.COM

# How do we keep our rates so low?

A lot of people ask us how we deliver such great rates. Here are the basics:



## Global By Local (GBL) processing

OFX has a network of 115 bank accounts worldwide, so when you send a transfer with us, sometimes your money won't even need to leave the country. Once you've sent the funds into our local bank account, we pay your recipient from our funds in the destination country. This quick process allows you to save both time and money.

The primary benefit of our Global By Local system is expedited payments, but it also means we can stay open during times of high currency volatility—unlike many of our competitors. We know that timing is critical when you need to move your money, this system allows us to process your transfer 24/7, 363 days a year—even when the banks are closed.



## No retail outlets

Unlike the banks and other money transfer companies, our operations are only online and over the phone. We don't have expensive retail outlets and gilded offices, so you don't have to pay for them.



## Genuine financial expertise

Becoming an expert in forex takes years of practice. At OFX, we employ finance gurus, so you don't have to be one. Our Treasury team helps us prepare for volatile markets, so we can offer you great rates whenever you need them.



## Proprietary Platform

We've built many automated processes for money transfers that let us operate with maximum efficiency. Your transfer is automated whenever possible, which saves on staffing costs and expedites processing.



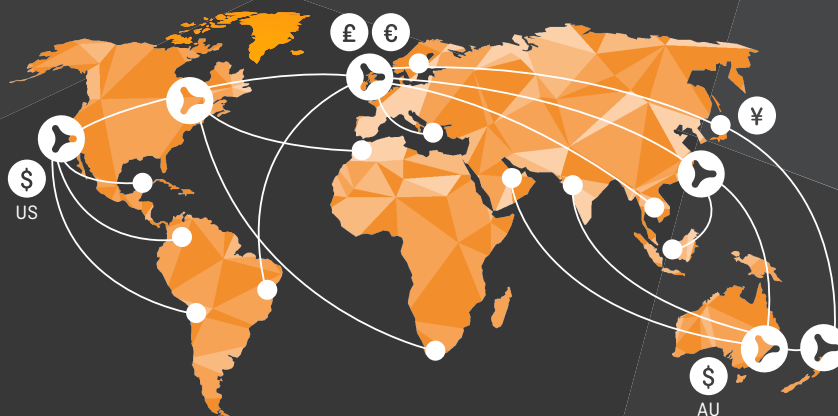
## Security

OFX is regulated by over 50 different regulatory authorities globally, but we also have global fraud prevention and encryption protocols in place. Your online transactions are monitored, and our customer service team is on hand 24/7 to help resolve any concerns.



## Want to know more?

We're open 24/7, so you can move your money when you want to. Contact us online or over the phone for more details about how we can help you keep more of your cash.



## Switch to OFX today, because you're too smart for your bank.

\*Average savings based on published rates of ANZ, Westpac, NAB and CBA on a single transfer of AUD\$10,000 to USD between 21.2.17 and 2.3.17. Transaction costs excluded. Quoted savings are not indicative of future savings.

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