

## Best exchange rate guarantee

Because we transact more than £5 billion a year, we're able to access the same interbank market rates as the high street banks. What is the interbank rate? The rate at which banks buy and sell currency to each other. We make our money by taking a smaller margin from this rate which allows us to pass the savings onto you. Simple.

We're so confident we'll give you the best rate that if you do manage to find a more favourable rate - we'll better it. All you need to do is:

- Register with us - it only takes 5 minutes
- Tell us how much money you wish to transfer and were quoted a rate for
- The time of day you received the quote

Once we know all these details we can quote you. However as with all these things there are some terms and conditions which determine whether you are able to take us up on the best exchange rate guarantee. These are as follows:

- You must have an active trading account with another provider
- You must have the quote in writing/ email to send to WorldFirst within 3 hours of receiving it. 'Quote' means an estimated rate for a transaction and not a transaction that you have already entered into.
- We cannot give you a rate better than the rate we buy the currency at i.e. the interbank rate
- We work off live market rates so if you want to get the rate we quote you, you must book it there and then either by phone or online. Unfortunately, you cannot come back later and still hope to get that same quote as the rates are moving all the time
- Our best rate guarantee does not apply if you have already agreed a rate with us and we have bought the currency. We cannot cancel or amend a transaction.

To make the most of our guarantee, register with us now. It's easy, takes less than 5 minutes and you'll be buying your currency at the best exchange rates, guaranteed!