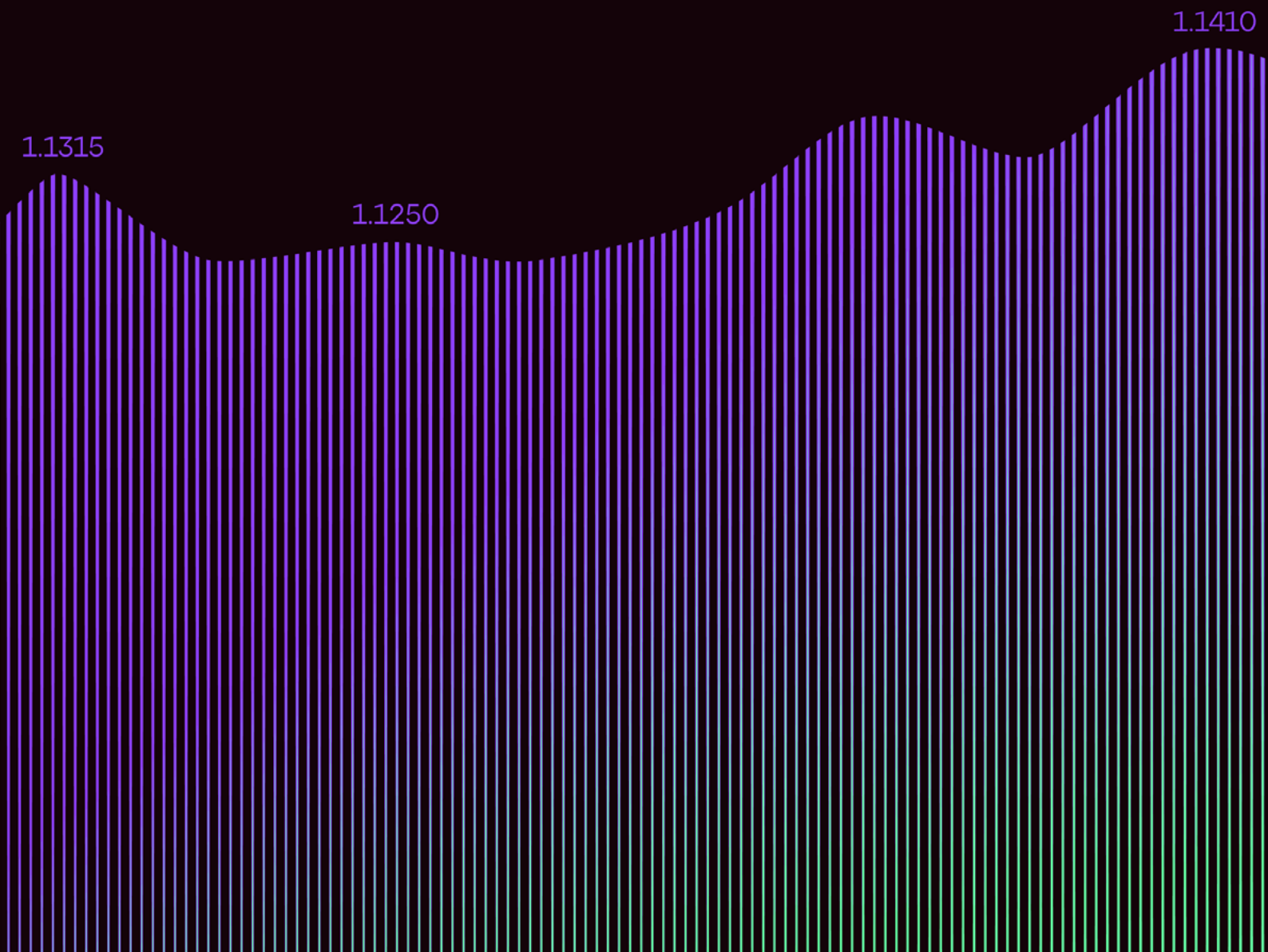




iBanFirst foreign exchange risk management solutions

Controlled risk for higher performance



Foreign exchange risk in the face of market volatility

Far from being a problem reserved for large multinationals, foreign exchange risk can affect all sorts of companies, that carry out cross-border flows. A fluctuation – even a small one – in exchange rates can thus affect your sales margin or your competitiveness in your foreign markets

The implementation of a foreign exchange risk management strategy should be considered if:



You invoice your exports or costs related to your international activity in foreign currency (subsidiaries, salaries, etc.).

Avoid passing the cost of adverse foreign exchange movements to your clients or facing problems with the consolidation of your financial statements.



You pay for imported goods and services in foreign currencies.

Maintain your sales margins and keep them immune from currency volatility.



You make upstream purchasing commitments with your foreign suppliers.

Secure your price budget to stop renegotiating your contracts with foreign suppliers in case of price fluctuations.

A full range of foreign exchange currency hedging products

||| Fixed forward exchange

Secure your contracts in foreign currencies.

Contract that allows you – if the current exchange rate suits you – to secure your sales margin by planning a payment on a given date for an exchange rate set on the day of the transaction.

^ Flexible forward exchange

Benefit from more flexibility in the use of your currencies.

Contract that allows you – if the current exchange rate suits you – to reserve a currency pool from which you will be able to draw to make payments for a certain period of time for an exchange rate set on the day of the transaction.

! Dynamic forward exchange

Focus on the best rate at the best time.

Contract that allows you to optimise your foreign exchange risk management strategy, by following your business objectives and your market vision, including the possibility of participating in a subsidised rate and improving the guaranteed minimum price.

3 reasons to choose iBanFirst to hedge your foreign exchange risk

We are at your disposal to help you build the foreign exchange risk management strategy that will help you secure your sales margin.

1

A team of specialists

Our foreign exchange experts offer you the benefit of their knowhow to enable you to make an informed decision.

2

A personalised strategy

Our range of hedging instruments is fully customisable to suit your needs and business structure.

3

A dedicated account manager

Your account manager is at your disposal to answer your questions and assist you in the follow-up of the chosen solutions.





When you are a company manager, you have a multitude of tasks to manage. Adopting a currency hedging strategy makes it possible to both secure your real sales margin and not be stressed when the time comes to pay your suppliers. It's one thing off your mind so you can concentrate on other matters.

Rudy Achache
Chief Executive Officer, Bensimon



The best for your company's international transactions

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