

ABOUT US

In 1983, Calgary Foreign Exchange opened its doors at 407 - 2nd Street S.W., Calgary, Alberta. As the foreign exchange business grew, Calgary Foreign Exchange began its expansion into the retail business countrywide.

In April 1993, Calgary Foreign Exchange started operating under the name of Currencies International in order to emphasize the national scope taken on by the growing company.

In 2000, we wanted to mark our entry into the new century of doing business with a revitalized corporate identity. Therefore, we changed our name to Calforex, an abbreviation of Calgary Foreign Exchange.

Today, we operate 13 retail and 10 global corporate locations in Canada, the United States and the United Kingdom. At Calforex we take pride in providing our clients with competitive personalized foreign exchange services and hedging solutions. Our future and success relies on integrity, honesty and a highly trained knowledgeable team working together with the community to achieve common goals.

Our company's corporate and retail teams are well experienced and positioned to save our clients time and money. Our expertise and extensive global banking network provide the ability to meet our clients' currency and hedging needs immediately.

From preferred rates to wire services, hedging tools and the most up-to-date market information, Calforex gives unsurpassed service to over one million individuals, financial institutions and businesses each year, we work harder for your business.



BUSINESS SOLUTIONS

Calforex is a leader in corporate currency services for business. With a reputation for competitive spreads, reliability, fast service and exceptional personalized solutions Calforex is the right partner for business who are looking for one time transfers or ongoing full hedging and treasury management solutions.

TREASURY MANAGEMENT & HEDGING SOLUTIONS

SPOT TRADES

Contact our traders to book a deal in the spot market and settle with Calforex within 2 business days. Our spot market spreads are unbeatable by any broker or bank!

MARKET ORDERS

While North America sleeps, use an overnight market order to set a target exchange rate. The foreign exchange market does not close. There is almost always a country trading. Set a desired rate, and let the overnight volatility work for you.

FORWARD CONTRACTS

A forward contract is a well-known hedging tool used to buy or sell a currency at a future time at a price agreed upon today. Calforex will provide forward quotes on all major currency pairs. The rate is not based on a spot rate, or market speculation, but rather, by looking at the current interest rates between the two countries. A forward contract is a binding contract to both parties regardless of market movement.

OPTIONS

Options provide our clients an instrument which ensures against adverse exchange rate movements. Calforex options can be structured as zero cost or the buyer pays a price for the option which is known as a premium. If the exchange rate moves unfavorably, a buyer who has hedged his exposure can exercise his option and be



protected at a predetermined rate. If favorable exchange rate movements occur, the currency option will not be needed and will expire worthless. The hedged buyer will have benefited from the favorable movement and will execute the transaction in the foreign exchange spot market. Calforex options can be customized to suit you and your company's specific needs.



PRIVATE CLIENTS

Individuals looking to move money internationally can enjoy wholesales rates and premium service from industry leading traders and consultants at Calforex. Whether you are looking to do a one-time trade or ongoing trades over time we have a solution for you.

Whether you are buying or selling foreign assets, or need to make or receive regular overseas transfers, our private client team will help ensure the process is easy and as cost effective as possible.

TRUSTED LEADER IN FOREIGN EXCHANGE

As a private client, you will benefit from a secure, world-class system and have international payments tracked every step of the way to its destination.

BEST EXCHANGE RATES

After opening your FREE account, your assigned Calforex currency dealer will give you a current commercial exchange rate. Because foreign exchange transfers are Calforex Personal Payments' sole focus, they will always beat the 'tourist rate' and quote a more competitive rate than high street banks.

FAST GLOBAL PAYMENTS

Calforex operate the fastest and easiest systems to speed up and simplify the account opening and trading process. Once Calforex has received your application, they can arrange your foreign exchange payments by phone or email instantly. With Calforex you can take advantage of a same day international payment service.

PERSONALISED SERVICES

Whether you're making small regular payments or a large property purchase, you will have access to a dedicated currency dealer. Your trader can monitor the

markets on your behalf and help reduce transaction costs by timing your transactions efficiently.

TRADING

Calforex employs some of the industry's top traders to help our corporate and preferred clients.

Contact a trader for advice on a simple foreign exchange transaction, or have them develop a customized hedging solution for all of your foreign exchange needs.

Our traders can help you review your currency strategies and using proven risk and strategic management tools, can tailor a solution that's right for your situation.

Our traders have your best interests in mind, and are trained to ensure you have the most timely and relevant information.

RISK MANAGEMENT SOLUTIONS

As one of Canada's oldest and most experienced currency brokers, Calforex has had many years of helping our corporate clients manage risk, plan for cash flow cycles and align the right products and services with their needs.

MEET WITH OUR STRATEGIC CONSULTING TEAM TO SEE HOW WE CAN HELP:

- Understand your goals and operational needs for cash
- Review your tolerances for risk
- Review specific options, spot and other trades to minimize risk and maximize predictability
- Plan for ongoing advice and strategic reviews to ensure your cash management goals are on track



GLOBAL PAYMENTS OPTIONS

ELECTRONIC FUNDS TRANSFERS (EFT)

Electronic funds transfer is a fast, convenient, and secure method of processing payment, or transferring funds electronically. EFT reduces security issues encountered with paper transactions, and with same day settlement, your payments can be made or received in a timely and convenient manner.

INTERNATIONAL WIRE TRANSFERS

Sending money via a wire transfer domestically or internationally is one of the most common and secure methods of money transfer.

With Calforex, wire fees are significantly less than at the banks and can be done much quicker than most banks. If you want to get your wire to its international destination in a hurry, ask us about our same day wire service to many countries around the world (some countries same day service is not available).

AUTOMATED CLEARING HOUSE (ACH)

Automated Clearing House system is the primary electronic funds transfer system used to make payments in the U.S. More and more often, wire recipients are receiving less than the original amount sent because banks charge incoming wire fees. Payment through ACH ensures the amount sent is the amount received.

CHEQUE SERVICES

Calforex provides convenient cheque pick up or delivery from any of our 13 locations

SWIFT

SWIFT is a member-owned cooperative through which the financial world conducts its business operations with speed, certainty and confidence. More than 9,700 banking organizations, securities institutions and corporate customers in 209 countries trust them every day to exchange millions of standardised financial messages.

SWIFT only grants membership after a rigorous audit of each individual business. As a member of SWIFT Calforex is able to move money around the world in the quickest and most efficient manner available.

SEPA

The Single Euro Payments Area (SEPA) is a payment-integration initiative of the European Union for simplification of bank transfers denominated in euro. As of July 2015, SEPA consists of the 28 member states of the European Union.



CALFOREX ONLINE

Calforex Online is a web-based global payments and receivables platform that enables individuals and companies to see live foreign currency exchange rates and provides the ability to book transactions in only 5 clicks.

Why Calforex Online?

SAVE TIME

The ability to book transactions from the hundreds to millions of dollars in only 5 clicks

THE BEST RATES

See the real time rates and book your trade anytime from the convenience of your home or office. Calforex offers a rate alert tool that lets you know when your desired rate is reached.

EASY TO USE

Add and save beneficiary templates for quick global payments and convenient trades.

TRANSPARENT COST

Calforex works with you up front on pre-determined spreads and wire fees based on your volume.

SECURE

Secure online payments are safeguarded with top level encryption in over 14 currencies.

LIVE RATES IN MINUTES

You can start using Calforex Online either as part of a 30 day demo account or you can apply for your own live account or have access to Calforex Online in only minutes.

CALFOREX ONLINE FOR PRIVATE CLIENTS

Individuals can transact in over 35 currencies at significant spread discounts over the banks with no transaction fees. As a Calforex Online Private Client you can purchase and sell foreign assets at rates traditionally reserved for large commercial clients.

Sign up for your free Calforex Online account and start comparing our currency exchange rates to your bank.

COMPLIANCE

At Calforex, operating according to prevailing legislation is a fundamental practice.

As a money services business Calforex has implemented a thorough and complete compliance regime to comply with anti-money laundering and anti-terrorist financing requirements as mandated by Canadian law and legislation. This program is based on a strong foundation to comply with the basic requirements of client identification, record keeping and reporting and further developed into an organized, efficient and monitored system of comprehensive compliance.

Calforex is committed to maintaining the highest standards in our anti-money laundering and anti-terrorist financing program. Our company enlists the professional services of external auditors to conduct independent reviews of our regime to assess and improve our ability to combat money laundering and terrorist financing.

Security is a key factor of our compliance program, not only to assist in the fight against crime and terrorism, but also to protect our clients. Personal information may be collected from our clients to meet international regulations but rest assured, your information is safe with Calforex. Compliance with privacy legislation is a key priority and all of our staff are trained to handle client information and details with the utmost levels of professionalism and discretion.

HOW DO I GET STARTED?

It's easy to get set up and free, simply complete the online registration form on our web site. It takes a couple of minutes to complete and you will get an account opening confirmation email to inform you when everything is set up and ready to go. Accounts are usually set up within 24 hours. If we need any further documentation to support your application, our onboarding specialist will work with you to make this as simple as possible. Once set up, we can lock in rates for you immediately and walk you through the settlement process. We can also provide you with market news and keep an eye on the market for you if you have a target rate, or discuss our forward contract that allows you to secure a rate today for a date in the future.

GLOBAL OFFICES

CANADA

Calgary, Alberta (Corporate Head Office)

Edmonton, Alberta

Victoria, British Columbia

Vancouver, British Columbia

Whiterock, British Columbia

Saskatoon, Saskatchewan

Winnipeg, Manitoba

Ottawa, Ontario

Toronto, Ontario

Montreal, Quebec

Halifax, Nova Scotia

UNITED STATES

Houston, Texas

UNITED KINGDOM

London

WWW.CALFOREXCORP.COM

Phone: 403-290-0340

Toll-Free: 1-800-769-2025