

Make the most out of your money throughout major life milestones

Weddings, buying a home, and having families are some of life's biggest moments. However, they can come with a big price tag, and that could take away some of the enjoyment of celebrating a major milestone. Here are a few ways you could save when using a foreign exchange specialist.

Studying overseas

As well as cheaper fees, the lure of language skills and global career opportunities attracts British students abroad. If you're supporting a loved one studying overseas, you can rely on our FX specialists to guide them and you through currency markets with ease.

Destination weddings

Latest figures suggest a big day in the UK can cost you nearly £30,000. With warmer weather and cheaper venues, it's no surprise one in six couples tie the knot overseas. Set up a payment plan to automatically transfer money when you need, throughout the wedding planning.

Working abroad

If you're paid in sterling when working abroad, and your cost of living is lower, you could save money. But if not, exchanging your exchange may be equivalent to a pay cut. As UK high-street banks can charge as much as £40 per transfer, you can keep more of your salary as our service offers low fees.

Emigrating

Thousands of Brits emigrate every year for a better life abroad, and if the job move becomes permanent, then costs of moving belongings, schooling and emigration itself must be considered. We regularly check against UK high-street banks, to bring you competitive exchange rates.

Buying a property overseas

Buying a home is stressful, but when you're buying overseas, hassle and price can sky rocket. Setting a strict budget, location scouting and using an expert is the best way to go about your property purchase. If you are waiting for a certain exchange rate, we can send you an email or SMS alert letting you know when it is achieved.



Supporting friends & family

It can be expensive to support loved ones overseas, especially if the exchange rate is volatile. You need to feel safe in the knowledge that your money will arrive, and on time too. With 24/7 online access, you can make urgent payments when you need to.

Managing money

Whether moving or working abroad, there are unexpected costs such as tax and bills. You may also need to pay regularly for outgoings such as mortgage and maintenance costs. Set up a regular international transfer, tell us how much and how often, and we will schedule your Repeat Payment Plan to suit.

Buying a holiday home

Uncertainty surrounding Brexit could lead you to make a hasty move to Europe, or put you off until more is known about the deal. Either way, it's having a large impact and could mean paying more or less for your holiday home. To protect yourself against currency volatility, fix an exchange rate for up to 2 years with a forward contract. Please note forward contracts may require a deposit.

Retirement

A lot of us dream of retiring to places in the sun with a more relaxed pace of life, but there is a lot to organise, including location research, property scouting and sorting your finances. Choose how to claim your pension and enjoy competitive exchange rates that may mean more money in your pocket.

We know that behind every international money transfer lies a unique story, so let our award-winning service help get your money where it needs to be, so you can get back to focusing on what matters.

Moving back to the UK

If you're returning to the UK, you might find selling your overseas property and managing multiple currencies complex. With FX specialists and a British-based customer centre to guide you, you'll be safe in the knowledge that your foreign exchange needs will be taken care of.