



Ebury What borders?

Ebury

The established alternative to banks.

ebury.com

Ebury is among the fastest-growing global Fintech companies.

Ebury as a company

We have achieved phenomenal growth year on year and have transformed from a small startup into one of the most exciting and disruptive names in finance. Ebury started in 2009 with 4 employees and today has:

1300+

Employees

Bloomberg

Top forecaster

130+

Currencies

\$21bn

Transacted in the last 12 months

32 Offices

In 21 countries

Backed by Santander Bank



Part of
TECH CITY

500

Technology Fast 500
2017 WINNER
Deloitte.



FT
Future 100 UK
2017 WINNER



50

Technology Fast 50
2017 WINNER
Deloitte.

glassdoor
4.5 ★★★★★

Ebury Proposition



Global transaction
banking made
simple.

Ebury Account

Ebury is a financial service provider specialising in local currency accounts, foreign exchange transactions, and trade finance. We are one of the few non-banks that issue our own IBAN accounts in various countries including the Netherlands and Luxembourg. Due to our worldwide presence we have extensive experience with international companies and their needs.

- Enable your customers and business partners to pay you locally
- Single login to multiple client accounts
- Experience in working with complex structures (e.g. Private Equity, Real Estate, Securitisation etc.) and/or foreign law (e.g. Trust, Foundation, etc.)
- Currency accounts in 30+ currencies in 20+ countries

Foreign Exchange

Extensive range of **FX spot** and **hedging** solutions in 130+ currencies

International Payments

Fast and secure cross border payments in **130+ currencies**

Trade Finance

Pre-agreed credit lines for import and export lending

Cash Management

Currency accounts in **30+ currencies** in **20+ countries**



International Cash Management

Dedicated local currency accounts in the name of the client in 20+ countries:



Australia
AUD



Hong Kong
CNH, EUR, HKD, USD



UK
30 currencies*



Belgium
30 currencies*



Netherlands
30 currencies*



Luxembourg
EUR, GBP, USD



Canada
CAD



Ireland
EUR, GBP, USD



France
30 currencies*



Denmark
DKK



USA
USD



Germany
EUR

* EUR, AED, AUD, BGN, CAD, CHF, CNH, CZK, DKK, GBP, HKD, HRK, HUF, ILS, JOD, JPY, NOK, NZD, OMR, PLN, QAR, RON, RSD, SAR, SEK, SGD, THB, TRY, USD, ZAR

Ebury IBAN or bank infrastructure used depending on local setup

Ebury's BIC code

Ebury's IBAN – real example

CITI BIC code

CITI Bank IBAN / Account number



EBURGBA1

GB48EBUR231228607XXXXX



CITIUS33

CITIUS33 / xxxxxxxxx



EBURNL21

NL55EBUR79963XXXXX



CITILULX

LU1000000000XXXXXX

SEPA
Single Euro Payments Area

SEPA (EUR)
Step 2 & Target



SWIFT (66 ccys)
First non-bank
to go live on
SWIFT gpi



Luxembourg Blocking Certificate

For entities being set up in Luxembourg we can provide blocking certificates in Luxembourg that are required by local regulations. This proves that funds have been blocked until company formation is complete

Account type examples

Typical accounts and services

Description

- **General account**
Holding operations (e.g. tax, advisors, salaries) or financing (e.g. dividend, acquisitions)
- **Compartments**
Segregated accounts
- **LP / capex account**
Aggregating investor funds
- **Cash Trap / Pledged Account**
In case of a (soft) default on a loan
- **Rent account**
Accounts receiving monthly lease / rent income

Onboarding requirements

Dedicated onboarding analyst will be involved from the start.

Provided Checklist for account opening

Jumio verifications can be send out after application form is received

Application form

The official application form through which the entity formally requests to open an account with Ebury. It has to be filled out by a signatory of the entity according to the Chamber of Commerce.

https://apply.ebury.com/sfdc/servelet/SmartForm.html?formCode=currency-services&locale=en_NL

Individual identification

- 1) Proof of identity ('POI') of all directors, all account users and all UBO(s).
 - POI should be valid and certified within the last 6 months.
 - Our team can provide 'Jumio' links to verify identity online instead of a certified POI.
- 2) Proof of address ('POA') of all directors, all account users and all UBO(s).
 - Document sent by post or online from an independent institution such as government or utility companies stating your name, address, and the date. (No older than 3 months)

Company documents

- 1) Documentation proving the registration of the entity
- 2) Incorporation documentation (Memorandum of Association, Articles of Association - or equivalent)
- 3) A signed true copy of a structure chart or organogram
 - showing the shareholder structure until reaching the UBO(s), including intermediary layers, jurisdictions, and ownership %. This has to be signed and dated by a certified lawyer, chartered accountant, notary or director of a regulated trust or company service provider.
- 4) Financials / annual accounts
 - Financials / annual accounts should be either audited, signed by a director, or sent by email from a director.
- 5) KYC questionnaire
 - The KYC questionnaire should be signed by a director and dated or sent to us by email from a director.

Regulatory Status

An Electronic Money Institution, not a bank

- Regulated as an Electronic Money Institution by the FCA and an authorised payment institution with the NBB
- This makes us more nimble in terms of regulation and capital requirements when offering these products and services to our clients

In Europe regulated by the NBB in Belgium and the FCA in the UK



Capital Adequacy

The levels of capital requirements are based on our level of activity. The NBB reviews Ebury's capital adequacy on an annual basis.



Deposit Guarantee Scheme

Because Ebury operates as a Electronic Money Institution we do not fall under the Deposit Guarantee Scheme. Instead we use segregated accounts in accordance with the Electronic Money Regulations.



Ring-Fenced Segregated Accounts

As part of safeguarding our client funds are held in Ring-Fenced segregated accounts, which are entirely separate from our own operating accounts. The objective of these accounts is to safeguard clients' deposits and 100% of the funds we hold for clients with Tier 1 banks.



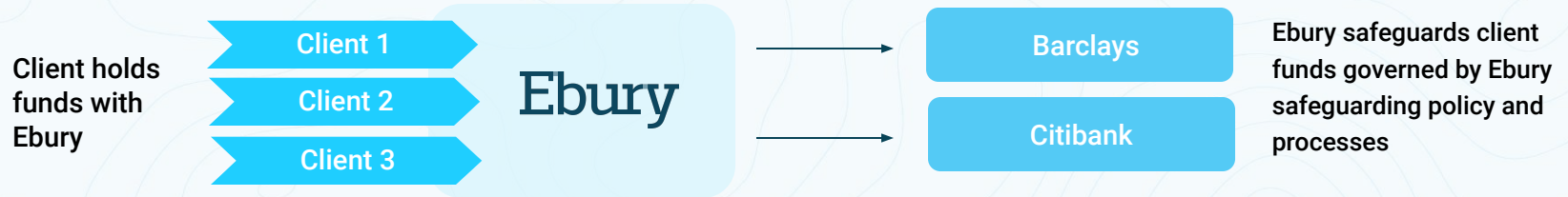
Compliance and AML

Ebury maintain the highest standards in terms of Compliance and AML/CTF controls on the flows we process for our clients.

Safeguarding

Ebury Safeguarding Structure

Ebury is required to ensure that customer funds are appropriately safeguarded. This means that funds received by Ebury corresponding to electronic money will be held in segregated bank accounts separately from Ebury's own funds, in accordance with the Electronic Money Regulations. Ebury safeguards 100% of the funds we hold for clients.



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Real Estate proposition

Why Ebury



Foreign UBO

Because of a worldwide presence Ebury has extensive experience with foreign UBO's and the infrastructure in place to process them.



Pledge

Ebury provides the possibility to pledge the account to investors or third parties.



Efficient onboarding

On average the onboarding process takes 1-3 weeks from the moment all documentation has been received. Blocking certificates could even be issued within 48 hours.



Backed by our investors

Ebury is 66.91% owned by Banco Santander.



Escrow Proposition

Ebury for Escrow

Ebury Escrow Accounts give escrow agents the ability to hold funds in escrow for a multitude of escrow use cases including, but not limited to:

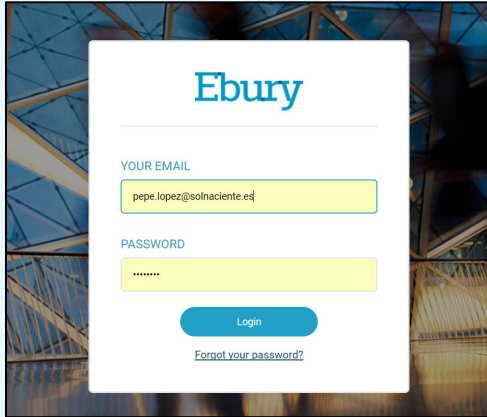
1. Mergers & Acquisitions
2. Asset purchases/sales
3. Bankruptcies
4. Litigation
5. Royalties

Features

- ① 30 currencies available with unique IBAN's
- ① Local addressable accounts available in 10 currencies
- ① Local payouts for faster payments in 37 currencies
- ① Pay out wires in 130+ currencies around the world

Ebury Online

A user friendly platform equipped to facilitate your needs



- **2 factor login** using text message
- **Single login to multiple client accounts** if available
- Ability to set up **different authorisation levels** (up to 10 eyes)

Balances							
Client account	Funds on Account	Payments Pending	Unallocated Funds	Future Dated	Deposit	Margin call	
EUR €	0.00	123,153.37	0.00	0.00	0.00	0.00	
JPY ¥	0.00	0.00	0.00	0.00	0.00	0.00	
CAD	483.58	0.00	0.00	0.00	0.00	0.00	
USD \$	10,851.12	0.00	0.00	0.00	0.00	0.00	
GBP £	7,558.00	0.00	0.00	0.00	0.00	0.00	
NZD	500,000.00	0.00	0.00	0.00	0.00	0.00	

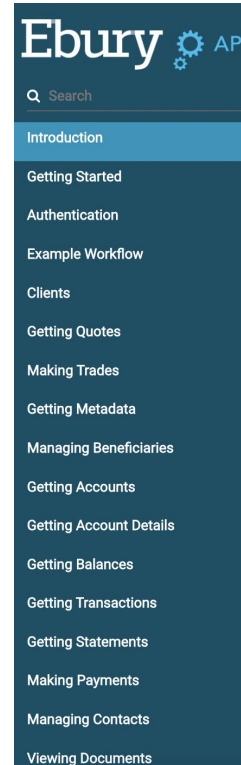
Reference	Sell amount	Buy amount	Beneficiaries	Status
EBPOTR003540	\$ USD 4,000.00	0.84 > € EUR 3,360.00	Pepe Santander	Drawdown 29/11/2017 30/11/2017 Waiting for funds Trade details

- **Summary of the balances** in different currencies
- **Monthly statement** can be generated for the month of choice (in PDF and MT940)
- **Recap of recent trades**

Ebury API's

Integrate with your ERP to make business processes seamless

- API's to allow integration with your ERP and other relevant business softwares
- Manage payments, accounts and FX from your chosen platform
- Link to our API documentation [here](#)



Pricing

Transaction fees

These will depend on your volumes and requirements (e.g. intra-Europe vs international wires etc.)

Balance fees

Ebury reserves the right to charge balance fees in environments with negative interest rates. Your account manager will have more information.

Account Fees

Fixed	
Account maintenance fee	EUR 3500 per annum
Opening account	Free
Optional	
Blocking Certificate	EUR 500
Pledge Agreement	EUR 3500
Escrow Accounts	Contact account manager

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