



Paying Overseas Bills?

If you need to cover overseas accommodation costs, or pay a foreign mortgage, utility bills or legal fees, we can help.

A common misconception is that TorFX can only help with large currency transfers. Did you know – TorFX's minimum transfer amount is only £100?

When making such small payments, check the transfer fee your current provider is charging you – it could be very expensive in comparison to the amount you're transferring!

Here at TorFX we offer a variety of fee-free solutions such as spot, forward, limit order, stop loss, regular overseas payments and rate alerts to help you take control of your international finances and create you savings.

Clients regularly use TorFX for paying:

- Overseas mortgages
- Utility bills
- Legal fees
- International travel/ accommodation expenses

Get a quote

To get a free exchange rate quote or to find out more about our services give us a call on **01736 335740** or email **partners@torfx.com**

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With us you'll get:

- ✓ Excellent exchange rates, no transfer fees
- ✓ Award-winning service (Moneyfacts Consumer International Money Transfer Provider of the Year 2016 – 2021)
- ✓ Option to fix or target an exchange rate, or buy currency in advance
- ✓ Personal support and expert insights from a dedicated account manager
- ✓ 24/7 transfers online or by app

Case Study

Andy owns a property in Spain. When he first bought it, he used his bank to set up monthly mortgage payments to his Spanish lender, thinking this was the simplest solution.

But his bank charged him £30 for every transaction, which added up to £360 a year in fees.

He was also getting poor exchange rates for his transfers, meaning Andy was making larger payments than he needed to.

Our solution

He decided to explore his options with his financial advisor, who recommended TorFX. After creating an account, Andy spoke to his account manager and automated his regular transactions, with no transfer fees.

➤ He saved £360 a year in transfer fees alone, while also enjoying more competitive exchange rates.

As the payments were automated it removed all the hassle.

Andy then started using the TorFX app to check live exchange rates and set rate alerts, so he could time any additional transfers to his advantage.



International Money Transfer Provider of the Year



Five Times Winner of Best Customer Service 2016, 2017, 2019, 2020, 2021

