

Welcome to Ebury

Global business made easy.

Ebury



● About us

Expanding internationally opens up many opportunities. **We help you seize them.**

At Ebury, we offer solutions and services to empower businesses to trade and grow internationally with ease by removing global barriers.



We combine our expertise with state-of-the-art technology to deliver high-impact and diversified solutions across three key areas: payments and collections, business lending and FX risk management.

Designed around your business

Whether you are a startup, a wholesaler, a financial institution or a retailer – we design integrated solutions by keeping your business needs and ambitions at the centre.

All-in-one place

Our platform puts you in control by giving you a 360-degree view of your overseas cash flows so that you can access it anytime and anywhere you want.

Unmatched capabilities

With innovative technology, global know-how and a customer-centric approach, we bring everything together to help you expand into new markets.

● Our journey

We are one of the fastest-growing global fintech companies.

Thousands of organisations worldwide use our solutions and services to simplify and support their global ambitions.



Started in 2009 over a cup of coffee and a passion for helping businesses stay ahead of the game, Ebury has achieved phenomenal growth, becoming one of the world's most trusted international trade services providers.

Majority owned by
 Santander

Bloomberg
top-ranked forecaster

Capabilities in
130+ currencies

38+ Offices
globally

Presence across
25+ countries

1,700+
employees

● Our solutions

Bespoke and unified solutions to support your business growth and ambitions.



Business lending

Scale your business with unsecured credit lines for financing international goods and services. Improve your working capital cycle by extending your credit terms using our 150-day financing.



Payments and collections

Transact in 130+ currencies around the globe. Pay and get paid quickly and securely with an Ebury account in your name. Hold, manage or send funds when you want in a few clicks.



FX risk management

Protect your business from exchange rate fluctuations with tailored risk-management solutions in more than 60 currencies and optimise your profit margins.

● Why choose Ebury

Go borderless with
speed, simplicity
and **security.**



Competitive FX rates

Leverage our global network of 15+ liquidity providers to access competitive exchange rates.



Seamless experience

Experience on-time and hassle-free processes from start to finish.



Continuous support

Get support from our multilingual team spread across 38+ offices for smooth execution.



Robust payment infrastructure

Move money quickly and reliably with secure and resilient payment infrastructure.



Easy integration

Increase efficiency by integrating our capabilities into your existing systems.



Best of both worlds

Grow confidently with our expertise and cutting-edge technology.

● Start your growth journey

Getting started is easy – all you have to do is follow these three simple steps:

1

Discuss your business needs

Connect with our team and discuss your business, industry, risk appetite, needs and objectives to discover the right solution for your business.

2

Set up your account

We will ask for additional information and documents to comply with the regulation. After we complete the review, we will get your account up and running in as little as 24 hours.

3

Start growing your business

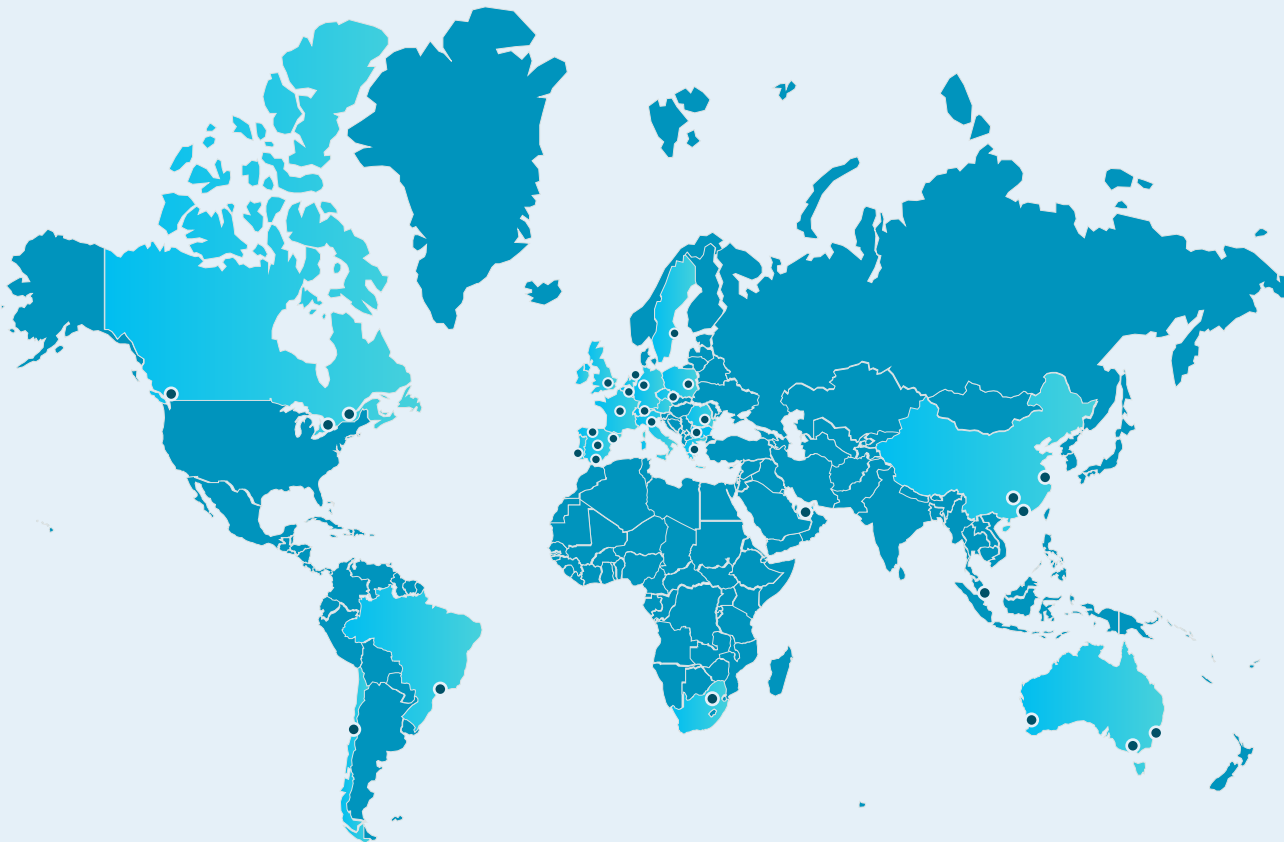
Get access to our easy-to-use platform and a dedicated relationship manager to help you with everything you need to trade and grow internationally.

At Ebury, you can be confident you are in safe hands. Plus, you can make and receive payments, book trades, access capital and manage your cash flows – all from a single platform.



● Our global footprint

We combine local expertise with our global network to help you succeed.



Africa

Johannesburg

Australia

Sydney | Melbourne
Perth

Asia

Dubai | Hong Kong | Shanghai
Shenzhen | Singapore

North America

Toronto | Vancouver | Montreal

South America

São Paulo | Santiago de Chile

Europe

Amsterdam | Athens | Barcelona
Brussels | Bucharest | Düsseldorf
Frankfurt | Katowice | High Wycombe
León | Lisbon | London | Luxembourg
Madrid | Málaga | Milan | Ostrava
Paris | Prague | Sofia | Stockholm
Warsaw | Zürich

● Our investors

We are well-funded
and backed by top-tier
investors.

In November 2019, Banco Santander made a strategic investment of £350 million in Ebury. This investment enables us to accelerate the development of new products and our geographical expansion whilst continuing to operate as an independent business.



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● Our regulatory status

We are regulated by the Financial Conduct Authority in the UK.



We are regulated by the FCA in the UK

Ebury Partners UK Limited is authorised as an Electronic Money Institution regulated by the Financial Conduct Authority, licence number 900797 ("UK Licence").

We operate as an EMI

As an Electronic Money Institution, Ebury Partners UK Limited does not fall under the Financial Services Compensation Scheme (FSCS). Ebury Partners UK Limited is required to protect your funds in line with the Electronic Money Regulations 2011 ("EMRs 2011"), and where applicable, with the Payment Services Regulations 2017 ("PSRs 2017"), taking into account relevant guidance published by the Financial Conduct Authority ("FCA").

We safeguard your funds

Ebury safeguards client funds by segregating them in designated safeguarding accounts with Tier 1 banks. Ebury selects these institutions to hold its client funds based on a number of factors including, but not limited to, reputational risk, agency ratings, service capabilities and local market presence. All safeguarding processes ensure that funds are appropriately protected in line with the client's agreed terms and conditions and the governing regulations. In the unlikely event that Ebury were to cease trading, any client funds held in client accounts subject to safeguarding are protected from Ebury's creditors and should be returned to their respective beneficial owners in accordance with applicable laws.



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