

**HiFX Limited** holds a Derivatives Issuer Licence issued by the Financial Markets Authority (FMA)\* and is a Qualifying Financial Entity (QFE). It is authorised to issue foreign exchange derivatives and to provide financial advice to retail clients relating to foreign exchange derivative products.

*\*The Financial Markets Authority's role in issuing a Derivative Issuer Licence to HiFX Limited is limited and does not imply approval or endorsement of the business, trading or solvency of HiFX Limited, and has not approved any of HiFX's agreements or disclosure documents.*

**HiFX Limited** has an Australian Financial Services Licence 'AFSL' and is regulated by Australian Securities and Investments Commission 'ASIC' (AFSL No. 240914). HiFX Limited complies with the Anti-Money Laundering and Countering Financing of Terrorism Act 2009. And is a 5 star rated member of the New Zealand Financial Markets Association 'NZFMA' as a financial intermediary.

**HiFX Limited** is a Registered Financial Service Provider under the Financial Services Providers (Registration and Dispute Resolution) Act 2008 – FSP Number FSP94961, and is also a member of an independent dispute resolution scheme operated by Financial Services Complaints Limited 'FSCL' who are approved by the Ministry of Consumer Affairs.

**HiFX Limited** is a member of the Australian Financial Complaints Authority (AFCA), Member Number 11670.

**HiFX Australia Pty Limited** is regulated by the Australian Securities and Investments Commission (ASIC) in Australia and holds an Australian Financial Services Licence (AFSL No. 240917), as well as by the Australian Transaction Reports and Analysis Centre 'AUSTRAC', under the Anti-Money Laundering and Counter Terrorism Financing Act 2006.

**HiFX Europe Limited** is authorised by the Financial Conduct Authority under the Payment Services Regulations 2009, registration 462444, for the provision of payment services.

**HiFX Europe Limited** is also a registered MSB with HM Revenue & Customs - reg no: 12131222.

### Online Security

HiFX Online uses Norton – the system preferred by 97% of the World's top 100 banks and 93% of Fortune 500 companies. Norton is also used billions of times a day by companies and consumers across the World.

### Security of Funds

HiFX considers client protection to be of paramount importance so as to maintain its client confidence and therefore has, despite not being required to by current legislation, given its clients added protection by creating a first ranking security in favour of clients. When buying or selling currency with us HiFX will hold all funds which you pay to us in segregated security trust accounts.

**In 2014 HiFX was acquired by NASDAQ listed Euronet Worldwide, Inc. (EFT).** Euronet has a market capitalisation in excess of \$2.5 billion and a Corporate investment grade rating from Standard & Poor's of BBB-. Last year the Euronet group processed more than 2.3 billion transactions and posted annual revenues of more than \$1.4 billion.

HiFX has offices in both the Northern and Southern hemispheres and a workforce of over 200 employees.