



SECURITY STATEMENT

TRUST AND RESPONSIBILITY

FTT Global and our employees are expert at the safe transmission of international payments on behalf of our clients. We have a **100% track record** of secure payments reaching the destination elected by our clients, on time and in full.

The Directors are highly experienced in managing a business where process, controls and technology provide a framework to ensure client monies are protected at all costs and are only used for the purpose they were intended. We have put in place a number of measures to give our clients comfort and confidence to engage with us and take advantage of our market leading exchange rates.

FINANCIAL PROTECTION

Our banking payments provider, Barclays Bank Plc, hold a large cash sum on deposit (provided as collateral by the founders) in a segregated account that we are unable to access. In addition, Barclays Bank Plc hold further mortgages totalling many hundreds of thousands of pounds over the founders private homes to underwrite the financial stability and veracity of everything we do.

In addition we have created “**Client Segregated Accounts**”, with **Barclays Bank Plc** having set a highly regulated mandate on each account. These accounts are held separate from our day to day operational accounts and as such are not affected by the financial well-being of FTT Global. This ensures that whatever the circumstances, our client funds are held on behalf of our clients unless they have already been paid to the destination mandated by our clients. At no point do these funds become the property of FTT Global Ltd. We merely facilitate a payment from you to your suppliers, developers or other beneficiaries.

Each of our client deals is **insured in full up to a substantial level**. This is underwritten by a **Triple A-Rated Insurer**. This protects our clients funds against negligence or fraud on the part of any FTT Global member of staff. Once again, our clients funds are absolutely secure when transmitted via FTT Global.

PROCESS AND TECHNOLOGY

Restriction of payment rights – Only key senior Directors have rights to validate and release payments on behalf of our clients. We use the most sophisticated levels of protection available in the market today to guarantee this (GEMSAFE, 128 Bit Encryption, 3-Level Authentication).

Only a client can amend payment details - Should a client wish to amend a payments beneficiary details, they will be put through to a senior Director who will, with the express permission of the client, amend the payment instructions. The client then receives a secure automated confirmation email of these changes. Additionally when client funds arrive at FTT Global the client will receive an automated email to confirm the beneficiary to whom the payment will be made.

Technology – Our trading platform is constructed on the same “enterprise technology “ used by major banks to deal with the largest multi-national clients and transact billions in global currencies daily. All electronic communications between FTT Global and our clients are encrypted using an 128 bit encryption algorithm. This encryption algorithm is global enterprise standard for all major financial sites.

REGULATION

FTT Global is registered and operated in the UK, under English law. We are regulated by **H.M. Revenue and Customs** and are bound by law to meet its obligations as a Money Exchange and Money Transmitter. (**Registration Number: 12231114**). As of November 1st 2009 we are also regulated by the **Financial Services Authority**, reflecting our companies increased desire to be transparent and auditable by regulators and customers alike.

FREQUENTLY ASKED QUESTIONS

What if FTT Global were to become insolvent whilst you have my funds? - FTT Global is a financially stable, profitable business with extremely small operating costs (hence we can pass such great rates through to our customers). In the unlikely event of us becoming insolvent or being put into administration, our client accounts are mandated to either return the base currency amount to our clients or send on the foreign currency purchased to the beneficiary as requested.

What if my funds are paid to an incorrect beneficiary? - Our professional indemnity insurance covers your deal up to £1 million pounds per transaction. Should your funds be negligently or fraudulently transmitted to an incorrect beneficiary, you are covered.

If you have further questions relating to any aspect of our security approach or policies, please feel free to contact Noel Goddard, Commercial Director of FTT Global, on +44 (0)203 004 4412 or by email at ngoddard@fttglobal.com