



Corporate FX Transparency

How Freedom Global helps expose the true cost of FX



CORPORATE FX TRANSPARENCY

Understanding the true cost inside a commercial exchange rate

For many businesses, the largest foreign-exchange charge is not shown as a separate line item. It can be embedded in the customer exchange rate offered by a bank or provider.

Start with the spread, not the advertised fee

The FX spread is the difference between a customer rate and an appropriate reference price. A headline “zero transfer fee” does not establish that a transaction is inexpensive. Businesses should consider the applied rate, explicit transfer charges, correspondent deductions, settlement conditions and the amount the recipient actually receives.

A simple hypothetical comparison

Suppose a company exchanges £250,000 to euros and compares two executable quotes at the same time. At 1.1500 EUR/GBP it would receive €287,500 before additional costs. At 1.1600 it would receive €290,000. The €2,500 difference illustrates why the rate matters. These are illustrative figures only, not live quotes or an estimate of achievable savings.

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Transparency begins when a finance team can explain exactly how its customer rate was determined.

What a transparent FX review includes

Gather recent trade confirmations, including the transaction date, currency pair, amounts, customer rate and fees. Compare each transaction with a timestamped market reference where meaningful, while recognising that less liquid currencies and different settlement terms may prevent a direct mid-market comparison. Record the methodology and avoid presenting an indicative rate as a guaranteed executable alternative.

How Freedom Global helps businesses see more clearly

Freedom Global's Corporate FX Score and transaction review journey are designed to help businesses understand their current arrangements and identify where a further assessment may be valuable. Where appropriate, businesses can explore alternatives from authorised and regulated providers. Any analysis or projected improvement depends on actual records, market conditions and provider terms.

Explore your corporate FX position

Freedom Global helps businesses examine international payment arrangements, the spread in customer exchange rates, and potential alternatives. To explore the FX Score, transaction review or specialist provider options, visit freedomglobal.io.

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