



Heading overseas to work for the Northern Hemisphere winter? Need to make international payments?

Fluctuating exchange rates can make a huge difference to the amount you finally receive in your bank account. HiFX are a trusted global payments and foreign exchange specialist with a reputation for providing consistently competitive exchange rates.

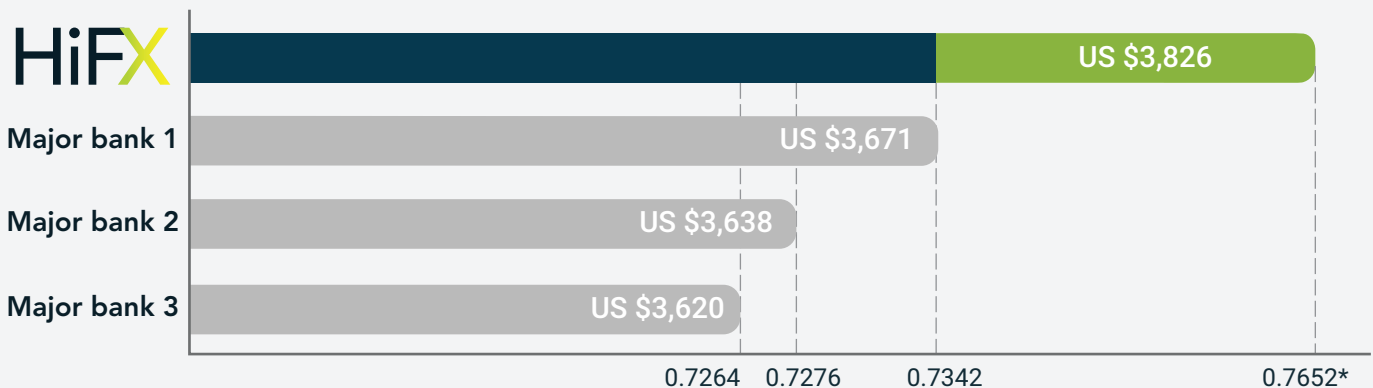
HiFX has partnered with APSI to provide its members with exclusive pricing to ensure you receive better rates, think of it as a pro deal for international payments.

Opening an account with HiFX is free and takes only a few minutes. Whether you're making regular payments or simply needing to make a one-off international transfer, we make international money transfers fast, easy and highly secure.

As a client of HiFX you benefit from:

- ✓ Highly competitive exchange rates
- ✓ 24/7 secure online platform
- ✓ Zero or low transfer fees
- ✓ Simple, secure money transfers
- ✓ Access to over 25 currencies
- ✓ Ability to secure a rate within minutes
- ✓ Free Multi Currency account

Using HiFX could offset some or all of the cost of your overseas move. The below rate comparison is based on conversion of AU \$5,000 into US dollars.



*Exchange rates were obtained at 3:50 pm on 31/10/2017. Future rates are likely to be different due to changes in the live currency market.

You would have received between US \$155 - \$206 more by using HiFX in this example.

Please contact Huw Davies for JPY, CAD and EUR rates.

Register at www.hifx.com.au and receive your first transfer free with referral code KKR364



Referral Code: **KKR364**

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