

AWDC Café

FINTECH - ONE ON ONE WITH FX4BIZ

WHAT IS BANKING PIVOT?

Banking Pivot is a trading name of FX4BIZ SA and has been launched to offer the diamond industry access to international payment routes that are fast, transparent and more competitive than the traditional services provided by banks.

HOW CAN MY BUSINESS BENEFIT FROM FX4BIZ?

FX4BIZ is a SWIFT member and offers an extensive correspondent bank network that allows corporates to better manage cross-border payments. For the Banking Pivot structure, FX4BIZ has implemented specific bank relationships that enable the processing of payments in the diamond industry with the highest service standards: fast processing in a highly regulated environment and very competitive pricing on transactions.

FX4BIZ will also provide an online trading room to manage FX conversion at the best rates and advance investment bank products to allow corporates to hedge against their FX risk exposure.

HOW MUCH DOES IT COST TO JOIN AND USE FX4BIZ?

FX4BIZ has adopted a Freemium cost structure for the pilot project. Access to business accounts and the platform is free. Fees will be applied on a per transaction basis and will be flat, regardless of the destination of the funds according to different subscriptions.

WHAT ARE THE BENEFITS OF JOINING FX4BIZ?

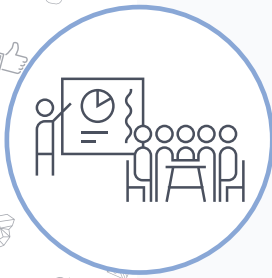
- Free to join
- Instant foreign exchange
- 24/7 accessibility
- No hidden fees
- Complies with all international banking regulations

DO I GET A BANK ACCOUNT NUMBER?

The Banking Pivot will provide bank accounts with unique IBANs to all its members. All bank accounts are held by FX4BIZ in Belgium and regulated by the National Bank of Belgium under the following Bank Identifier Code (BIC): FXBBBEBB. The provision of bank accounts is conditioned by the approval of the pilot members by our correspondent banks.

DOES THIS ACCOUNT HAVE DEPOSIT INSURANCE?

As a payment institution licensed and regulated in Belgium by the National Bank of Belgium (NBB), FX4BIZ must



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protect the customers' interests by segregating 100% of the funds held in FX4BIZ books. The FX4BIZ license does not allow us to use or invest funds held in its books.

WHAT ARE THE REQUIREMENTS TO BECOME A BANKING PIVOT MEMBER?

To open an account with FX4BIZ, you will need to:

- Be a licensed diamond dealer in Belgium
- Have an existing bank account within the EEA (for the pilot members at least)
- Be a member of a "Bourse"

We will also need the following documents:

- Subscription agreement
- Acceptance of terms & conditions and schedule of charges
- FX4BIZ Business Activity Form
- Shareholding pattern along with share register
- ID and proof of address of shareholders & authorized signatories
- ID and proof of address of ultimate beneficial owners having more than 20% share-holding in the company
- Existing bank reference letter
- Last three months' current company account statement from any of the existing bankers
- Copy of bourse membership

HOW DO I KNOW MY MONEY IS SAFE?

FX4BIZ is regulated by the National Bank of Belgium. Our electronic platform is protected against fishing and hacking by reinforced authentication (double authentication via TOTP) and cutting-edge encryption of the platform (Business SSL). For cross-border payments, FX4BIZ uses the SWIFT network, which is a global member-owned cooperative and the world's leading provider of secure financial messaging services.

HOW DO I GET STARTED?

Getting started is easy. To open your free account as part of the AWDC FinTech Pilot, fill out the Banking Pivot New Account Application, available on the website www.bankingpivot.com or directly on the form <http://bit.ly/21NApZD>. Once completed, our team will review your application and will be in touch to help you get started.

Speak to our team today to learn more and to express your interest in pilot participation.

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