> Make the most of your budget and protect against losses by putting plans in place for future purchases at a price that's right for you.

HOW A **MARKET ORDER** WORKS

Exchange rates are in a constant state of flux, responding to everything from inflation and interest rates to political stability and government borrowing. These movements have the potential to affect the cost of your business' international payments.

A Market Order can reduce your exposure to this risk. It lets you target a specific rate for buying currencies in the future – even if that rate's not available right now.

WHEN TO USE A MARKET ORDER

If your business needs to make international payments at some point in the future and you don't need to buy right away. If the rate you're willing to pay isn't available, you place a Market Order. As soon as that rate is reached, your order's triggered and you make the trade.

THE ADVANTAGES

- Gives you the rate you want, not the one that's available right now
- Removes the risk of exchange rates moving against your business
- Helps you plan with confidence by fixing your costs
- Can help manage uncertain payment dates.

THINGS TO BEAR IN MIND

- Requesting a rate doesn't guarantee the market will hit that level.

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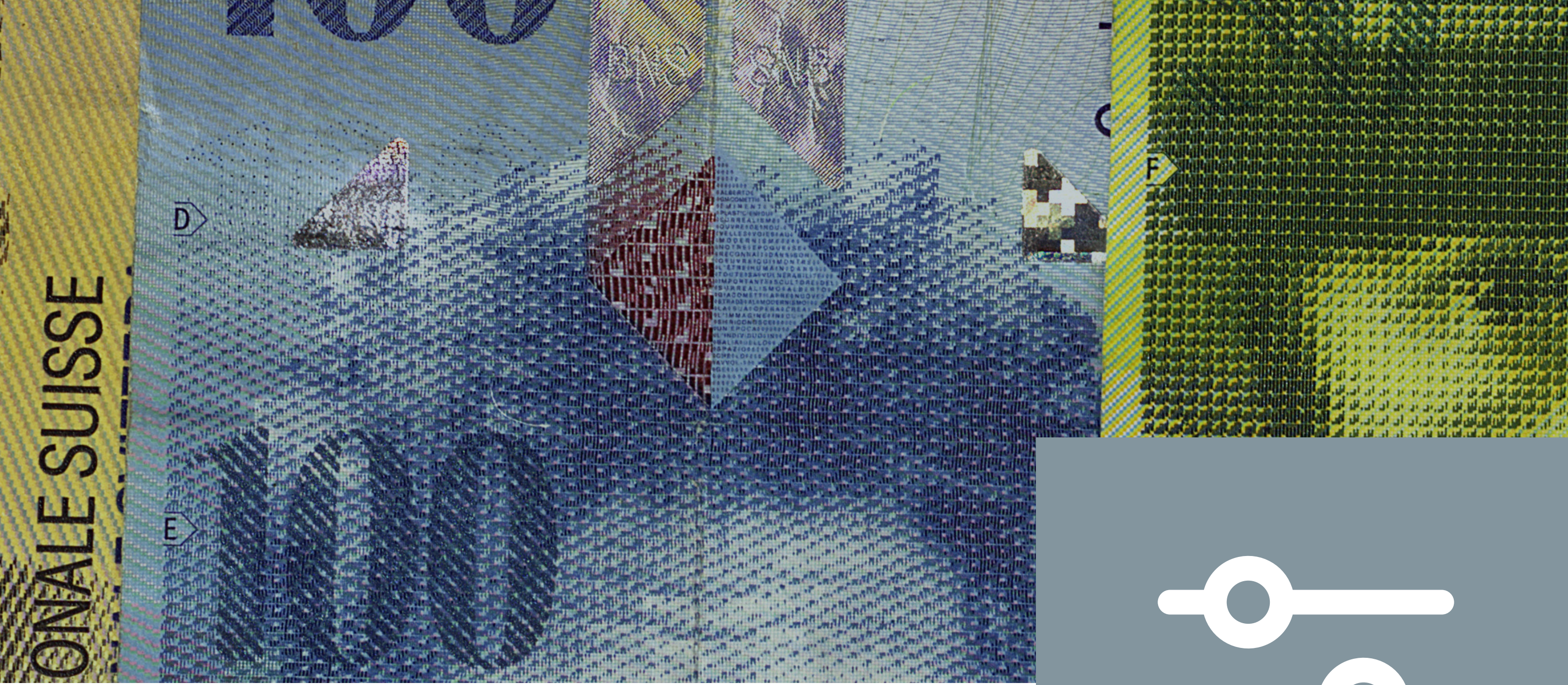

TYPES OF MARKET ORDER

A Limit Order saves you money by letting you target a better rate of exchange than the one available right now. This is particularly useful if you know you need to make an international payment, but don't have a tight deadline.

A Stop Loss Order is designed to limit losses, protect against fluctuations and help you keep within your budget. Simply tell us the minimum exchange rate you would be willing to trade at.

One-Cancels-the-Other Order (OCO) is a pair of orders – Stop Loss and Limit – that lets you target a rate, while protecting you if the market moves against you. As the name suggests, whichever rate is reached first triggers that order, and cancels the other.

MARKET ORDERS IN ACTION

Your company needs to exchange £500,000 into US dollars in the future. Right now, the rate is 1.3000. After a chat with your Account Manager, you decide to instruct a Limit Order of 1.3300.

But, whatever happens to the market, you'll have to exchange that £500,000. So you decide to protect your exposure with a Stop Loss order of 1.2700.

Three months later, the 1.3300 target rate is hit, triggering your Limit Order and buying $665,000. This saves you $15,000 compared to the rate when you initially placed the Limit and Stop Loss Orders (£500,000 at USD1.3000 = $650,000).

IS A **MARKET ORDER** RIGHT FOR YOU?

Then let's talk. Our team of experts can help bring together the perfect plan to help your business.

Email us at **business@lumonpay.com**, visit **lumonpay.com** or call us on **+44 (0)203 384 7280**.

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