



INTERPOLITAN

A NEW GENERATION OF ALTERNATIVE BANKING INNOVATION



INTERNATIONAL COSMOPOLITAN

THE BANKING ALTERNATIVE

Interpolitan Money Plc is authorised and regulated by the Financial Conduct Authority to issue electronic money under the Electronic Money Regulations 2011. FRN 900413. Forward contracts and associated credit facilities are not regulated by the Financial Conduct Authority.

 INTERPOLITAN

INTERPOLITAN MONEY PLC

Our **MISSION** is to bridge the space between countries, businesses and people, powering financial goals with our unique services.

NON-RESIDENT | PRIVATE | CORPORATE | FUNDS & INSTITUTIONS

“We are committed to staying at the forefront of our industry and to bringing you the latest and greatest in account solutions.”

- CHIEF EXECUTIVE OFFICER



In the past few years, we've made great strides in expanding our offering and global reach. Despite well-known and persistent macro challenges, we continue to deliver the level of quality and service you expect from us.

We have expanded our range of alternative banking solutions and can now offer current accounts in many regions. We have also increased the number of currencies and

industries we support and integrated various payment networks around the world. At present, we serve clients in more than 150 countries across the globe.

In 2022, we successfully set up bases in the United Arab Emirates and India, and in 2024, we hit a major product development milestone with the launch of our new client platform. We also gained full regulatory approval from the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC), allowing us to operate as a payments provider in several Canadian provinces. We are enthusiastic about persistently advancing our global expansion strategy in the upcoming years.

RISHI PATEL - CHIEF EXECUTIVE OFFICER

Contents

01	A BRIEF BACKGROUND	p.06
02	THE PROBLEM	p.08
03	WELCOME - A NEW GENERATION	p.10
04	WELCOME - A DISTINCTIVE APPROACH	p.12
05	A JOURNEY OF EXCELLENCE	p.14
06	WE MAKE A DIFFERENCE	p.16
07	OUR CLIENTS	p.18
08	WHO WE WORK WITH	p.20
09	OUR PRODUCTS & SOLUTIONS	p.23
10	LOCAL & GLOBAL PAYMENTS	p.24
11	UK COMPANY FORMATION	p.26
12	ESCROW	p.28
13	OUR PARTNERS	p.30
14	INTUITIVE MONEY MANAGEMENT	p.32
15	THE PROCESS	p.34
16	CASE STUDIES	p.36
17	INDIA	p.40
18	CURRENCIES WE SUPPORT	p.46
19	CULTURE & VALUES	p.48
20	SECURITY & COMPLIANCE	p.50
20	BOARD OF DIRECTORS	p.52
21	THE LEADERSHIP TEAM	p.54



01

A BRIEF BACKGROUND

Banks typically serve local markets, rather than global customers. Because of this, individuals and businesses in many regions find it challenging to access cross-border banking services.

To solve these issues, we need **innovative solutions** that enable better access to global banking.

Traditional banks are risk averse and typically concentrate on local, rather than global, customers. This can lead to account closures and strict eligibility criteria based on residency, citizenship, minimum assets and income. As a result, entirely respectable clients have trouble opening accounts and accessing services.

Offshore banking is a crucial component of the global financial system, serving as a cornerstone of international investment and growth. Global individuals and businesses operating across borders need alternative banking options that offer streamlined account opening while remaining internationally compliant.

Regional banks remain unable to provide globally agile solutions for customers like these. Because of this, entrepreneurs and private citizens find it difficult to establish a financial presence away from home. As time goes on, the need for efficient and inclusive banking is more pressing than ever.

Complex global problems demand innovative solutions from leading players. Recently, industry innovators

have begun to change the way cross-border transactions take place, ensuring that clients have the necessary tools and resources to navigate the international financial system.

By developing a range of comprehensive financial solutions that cater to the specific needs of clients, including account management, currency conversion and investment tools, they are changing the way global finance works. Business owners, non-residents and other individuals benefit from greater financial flexibility, reduced costs and streamlined services.

However, there is still more to be done. At Interpolitan, we take a fresh approach to the growing demand for alternative banking solutions. With a modern, intuitive platform, personalised service and a dedicated compliance team, our financial solutions simplify cross-border transactions. Our goal is to empower clients, helping them seize international investment and growth opportunities all over the world.

Interpolitan Money: A truly global alternative banking solution.

02

THE PROBLEM

Our clients want more from their banks.

They are constrained by borders and searching for new solutions. The complexity of international banking impacts:

- Entry into new markets
- Growing customer base
- Buying new inventory
- Paying suppliers / payroll
- Hiring new staff
- Distributing goods
- International investment opportunities



1.

Access to financial services across jurisdictions via traditional and offshore banking remains extremely challenging.

2.

Professional services are increasingly searching for alternative banking solutions for their clients.

3.

Even with the growth of fintech, there is a widespread absence of solutions for complex structures, offshore accounts and non-resident clients.

03

WELCOME

A new generation of innovative alternative solutions

Interpolitan Money makes premium alternative banking a reality. Nestled in the space between conventional private banking and financial technology, we empower clients, helping them navigate an increasingly complex global financial landscape.



Our VISION is to connect a global community through our alternative banking solutions



Send & receive funds from over 160 countries



Facilitate all types of entities and individuals



Pay, collect & hold in over 50 currencies



Funds held in designated, safeguarded bank accounts, with tier 1 banking partners



Unique named accounts UK/EUR



UK Financial Conduct Authority regulated

04

WELCOME

A distinctive approach

Our alternative banking solutions are accessible and flexible. Unlike other providers, we have eliminated barriers like minimum account balances, deposit thresholds and mandatory investible assets. By partnering with tier-one banks, we ensure that all funds are held in safeguarded accounts with no maximum limits. This exceptional approach, combined with our unrivalled financial expertise, sets us apart.

Key advantages:

- No minimum investable assets required
- No minimum account balance*
- No FX transactional limits
- No salary requirements
- No upper or lower turnover thresholds
- Open an account with multiple signatories

*Account opening and monthly fees apply

Interpolitan in Statistics

66%
YoY

Turnover growth



Who we work with

Lawyers • Accountants • Wealth Managers • Tax Advisors • Audit Advisors • Private Equity Firms • Fiduciary Firms • Funds • Administrators • Family Offices • Corporate Service Providers • Immigration Firms • Corporate Registries • Citizenship and Residency • Real Estate Services



245%

Head growth globally

OUR VISION IS TO CONNECT
A GLOBAL COMMUNITY
THROUGH OUR ALTERNATIVE
BANKING SOLUTIONS

LDN
DXB
BOM



05

A JOURNEY OF EXCELLENCE

Timeline

2015

DECEMBER
Wirepayer becomes an accredited Electronic Money Institution, authorised by the Financial Conduct Authority.

We partnered with Worldpay for secure card processing and global payments.

We become the UK's first regulated financial institution approved to leverage cloud technology partnering with AWS.

2016

DECEMBER
Wirepayer becomes accredited as a Principal Member of MasterCard Europe.

2018

OCTOBER
We become an official member of the Association of Foreign Exchange and Payment Companies (AFEP).

2019

NOVEMBER
We sign an agreement with a UK tier-one banking partner, allowing us to offer segregated client accounts and foreign exchange services.

2021

DECEMBER
We open our first international office in Dubai.

APRIL
We launch Interpolitan Money, with services provided by Wirepayer.

2022

APRIL
We launch the Interpolitan Money rebrand.

JANUARY
We open our office in Mumbai.

2023

MARCH
Recognising our commitment to the highest accounting standards, we become Interpolitan Money Plc.

FEBRUARY
Chief Executive Officer Rishi Patel wins Entrepreneur of the Year at the Political and Public Life Awards 2023.

2024

SEPTEMBER:
We launch our new client platform, realising a significant investment in future growth.

NOVEMBER:
We receive regulatory approval from the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC).

We make a difference

06

Licence - UK

Type of accounts

Functionality

Onboarding

Risk

Protection

Account requirements

Service

Currency Exchange

Customer service

Registration

Traditional Banks

Bank Licence - FSCS

Unique Named Account

Usually hold local currency

3-6 months

Varies between banks
UK residency often required

Risk-averse - blanket rules

FSCS protects you up to £85,000

Minimums on investable assets and
account balances - Local Residents

May not support multi-currency transfer
and settlements

May not support
Fixed high fees & spreads

Difficult ticketing system behind
customer service team

A mix of digital and in-person
Lack of foreign customer service

Interpolitan Money

EMI

Unique Named Account
Multi-currency IBANs

Pay, collect, hold in over 50 currencies

7-10 working days

We onboard non-residents from
over 160 countries

Risk-tolerant - case-by-case review

Bank-level operation regulated by the FCA
Client funds safeguarded with Tier 1 Bank

No minimums on investable assets and
account balances, global onboarding

Supports multi-currency, exchange
transfers and deposits at any time and
provides statements

Tailored FX risk management solutions

Account managers available via
phone or email

A mix of digital and in-person or video
onboarding, 150+ countries

Fintech Payments

EMI

Unique Named Account
Multi-currency IBANs

Pay, collect, hold in over 30 currencies

1-4 weeks for basic, longer
for more complex

Typically EEA + 6 Countries

Medium, volume-based, digital only

Bank-level operation regulated by the FCA
Client funds safeguarded with Tier 1 Bank

4 levels of business accounts each with
limits on volume, allowance and size
per month

Support multi-currency, exchange
transfers and deposit at any time and
provide statements

Low fees & spreads, limits on larger
transactions & increased fees

-In-app chat
-Automated Phone-line
-No physical staff to talk to

- Digital only

07

WHAT WE CAN DO FOR YOU

Our Clients

We provide unique named local currency accounts to help our clients pay, collect and hold funds across jurisdictions. We also offer comprehensive financial solutions, like FX risk management, mass payments, escrow services and UK company formation services. Our goal is to equip clients with a full spectrum of services to meet their global financial needs.



Private Clients

A private multi-currency account can help you move funds seamlessly between countries so you can live like a local. Our private accounts are ideal for clients with unique international banking challenges, helping them invest abroad, pay for medical care and buy property overseas.



Corporate

The right corporate multi-currency account can help you forge connections, expand into new markets and grow your brand globally. We work with international businesses of various types, some of which have complex structures or frameworks that make conventional banking services difficult to access.



Funds & Institutions

We support financial institutions of all sizes across funds and asset classes, offering an alternative to traditional international banking. Our clients work in alternative investments, debt, private equity, real estate and infrastructure.



Non-Resident

Opening a traditional non-resident bank account can be difficult and time consuming. An Interpolitan account can make your financial life easier so you can focus on what really matters.

Products & Solutions

- Accounts
- Payments
- FX
- Escrow
- Liberalised Remittance Scheme
- Company formation



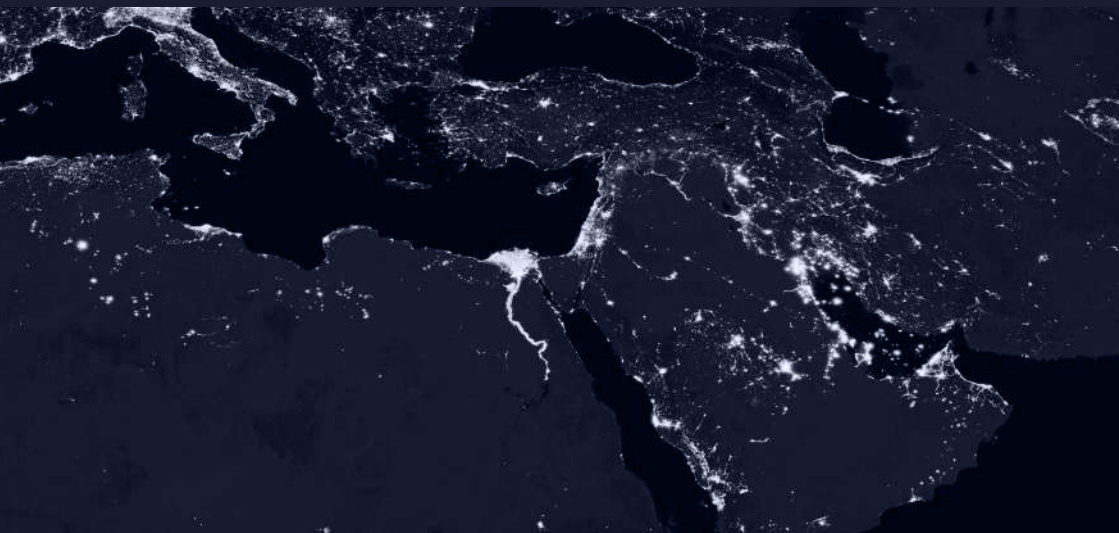
- Private clients
- Corporate
- Funds & institutions
- Non-resident

Clients

08

INDUSTRIES

Who we work with



Lawyers
Accountants
Wealth managers
Tax advisors
Audit advisors
Corporate service providers

Fiduciary firms
Funds administrators
Family offices
Private equity firms
Immigration firms
Corporate registries

“Unlocking financial opportunities with alternative banking solutions for our partners and their clients.”

Private clients



Education
Trusts

Citizenship & residency
Retirement and savings plans
Family office reward
Real estate
Luxury assets
Philanthropy

Corporate



Accounting & financial reporting
Special purpose vehicle
Domiciliation, directorship & management
Escrow
Listing
Payroll & HR
Treasury services

Funds & institutions



AIFMD
Depositary
ESG services for institutional clients
Fund administration
Implementation & migration
Regulatory and investor reporting
Special purpose acquisition companies (SPACs)

SOLUTIONS FOR COMPLEX STRUCTURES,
TRUSTS AND FREE ZONE COMPANIES

SEND & RECEIVE FUNDS FROM OVER
160 COUNTRIES

TRANSACT LIKE A LOCAL, OR USE
SWIFT OR SEPA

ONBOARDING WITHIN 7-10 WORKING DAYS

PAY, COLLECT & HOLD IN
50+ CURRENCIES

MULTI-JURISDICTION
ONBOARDING & SOLUTIONS

09

TAILORED FOR YOU

Our Products & Solutions



Accounts

We provide clients with unique account numbers and local IBANs across multiple jurisdictions. Pay, collect and hold many difference currencies on one central platform.



Payments

Interpolitan is directly connected to payment networks around the world, ensuring back-to-back payment processing in multiple jurisdictions.



Collections

Process collections seamlessly in more than 50 currencies and 160 countries, depositing them in one global account.



FX Risk Management

Our FX risk-management products are ideal for clients that trade internationally. We tailor this service to minimise foreign exchange risk and safeguard against currency volatility.



Escrow

We provide clients with independent third-party escrow and settlement accounts, holding funds until all the terms of the escrow agreement are fulfilled.



Mass Payments

Our purpose-built automated payout infrastructure helps to reduce overhead costs, streamline payment processes and enhance your global B2B relationships.

10

THE STRUCTURE

Local & global payments

When you open an account with Interpolitan Money, you will receive an account number and a sort code, just like you would at a traditional bank.

You can use these details to securely transfer money into your account via another financial institution. We are branchless, and all our customers share the same sort code.

PAYMENT NETWORKS

Electronic transfers are delivered by SWIFT, SEPA, Faster Payments and BACS.

DIRECT DEBIT

Set up Direct Debits to make utility, mortgage and other payments from your Interpolitan account.

DEDICATED ACCOUNTS

In the name of the client / company.

MULTI-CURRENCY ACCOUNT IBAN

Take advantage of favourable exchange rates.

COLLECT, RECEIVE & HOLD 50+ CURRENCIES FROM OVER 160 COUNTRIES

Discover new markets and grow your business around the world.

SAFEGUARDING ACCOUNTS WITH TIER-ONE BANKS

We use safeguarding accounts to protect client funds and maintain compliance.



11

UK COMPANY FORMATION

Register a UK limited company and open an alternative business bank account at the same time.

It's time to transform your idea into a tangible reality

- For international businesses, complex structures and non-residents
- UK based entrepreneurs & founders



WHAT YOU NEED

Name



Search for a unique available company name that you wish to register.

Details



Your full name, residential address, date of birth & nationality.

Address



A registered office address in the UK, such as your home address, business address, or virtual office address.



No minimum investable assets



No minimum account balance



No attached annual salary requirements

START YOUR BUSINESS FOR FREE.
WE WILL COVER YOUR INCORPORATION FEE.

GET YOUR CERTIFICATE OF INCORPORATION
WITHIN 24 HOURS.

PAY, COLLECT & HOLD FUNDS IN
OVER 50 CURRENCIES.

12

ESCROW, DONE BETTER

Our secure escrow solutions manage the efficient transfer of funds for corporate and private transactions.

Our sectors

- Litigation
- Real estate
- Construction
- M&A
- Corporate
- Investments

Who we work with

- Legal
- Fiduciary firms
- Private clients
- Family offices
- Professional services
- Consultancies

Scan to find out more:



The Process

1. Agreement

A new escrow agreement outlines the terms and conditions under which Interpolitan will hold and release funds.



2. Verification

We complete KYC and due diligence for all parties involved, including the law firm.

3. Account

We open a client-specific account to safeguard all funds deposited during the escrow process.



4. Hold

After a deposit is made, we issue a receipt and hold funds securely for the duration of the escrow agreement.

5. Disperse

When all conditions have been fulfilled, we distribute funds to beneficiaries in line with the agreed payment schedule.



13

COLLABORATION ACROSS COUNTRIES

Our Partners

We work with partners based all over the globe. They operate in single or multiple jurisdictions, with client portfolios to match.



RELIABLE SPECIALISTS WITH WORLDWIDE REACH



“Global Banking is a complex paradigm and Interpolitan Money has been doing some great work. We trust them & they have delivered beyond our expectations”

- Think Thrust Ltd



“We partnered with Interpolitan to support our clients banking requirements last year. They are always available and extremely responsive. Highly recommended as a partner”

- YMBB Portal Ltd



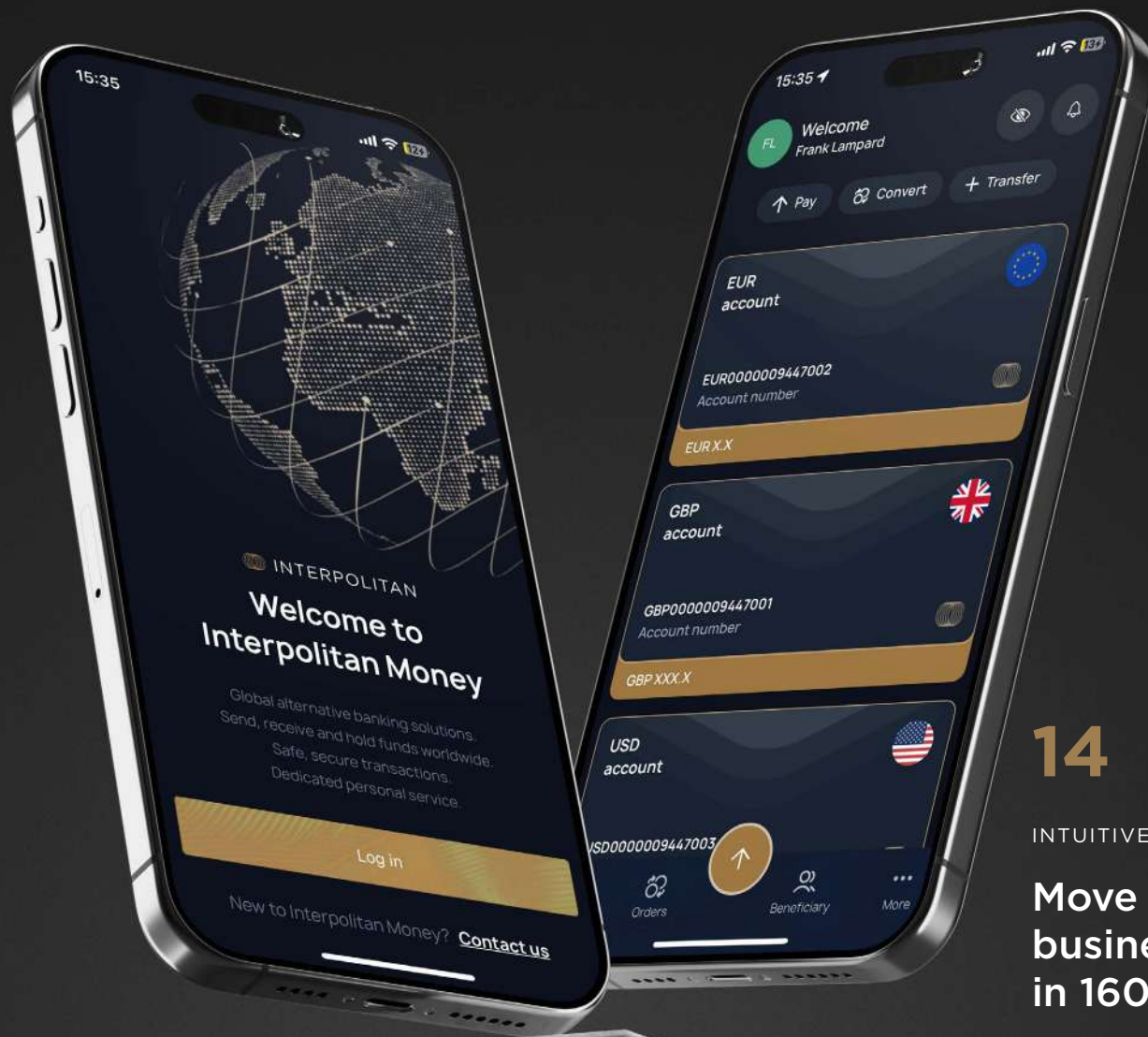
“We’ve enjoyed a wonderful working relationship for the past few years. I am deeply grateful for your consistent and transparent guidance, which has made the experience truly pleasant for all of us. The efficiency with which you handle account openings is truly impressive, and your institution’s expertise and comprehension of offshore companies have undoubtedly made a positive impact on our end clients.”

- Rosemont Partners



“CityLinkers HK and China have enjoyed a longstanding partnership with Interpolitan. Throughout our collaboration, we have witnessed their remarkable efficiency and expertise in delivering top-quality services, particularly when handling complex transactions. We highly value the mutual cooperation we share with Interpolitan and are grateful for their outstanding contributions.”

- CityLinkers



14

INTUITIVE MONEY MANAGEMENT

Move funds between businesses and people in 160+ countries.

Check your balance, live transactions and past currency trades on one simple, secure app, wherever you are.



15

OPEN AN ACCOUNT IN 7-10 WORKING DAYS

The Process

Our streamlined processes mean we can open client accounts in just 7-10 working days. This significantly reduces onboarding timelines, and eliminates the necessity of opening multiple local bank accounts internationally through traditional banking methods, which can take up to 6 months if you meet the required minimum thresholds.





16

CASE STUDY

Leading bank strengthens global operations with Interpolitan's multi-currency solutions

01 / Background

The client is a well-established financial service provider, offering letters of credit and alternative corporate funding solutions to a global client base. With operations spanning multiple currencies, this global trade services bank needed an effective way to manage currency risk while maintaining efficient international transactions.

02 / Challenge

The bank faced a significant challenge in finding a traditional banking partner that could offer a multi-currency account capable of reducing exposure to foreign exchange fluctuations. As a global business, they needed a solution that would allow them to easily send and receive funds in multiple currencies while hedging currency risk.

Client
Global trade services bank

Asset Value:
High

Challenge:
Managing currency risk for global transactions

03 / Solution
Interpolitan stepped in as an alternative banking provider, offering tailored multi-currency solutions. We worked closely with the bank, taking time to understand the company's business model and currency needs. Based on this, we provided a multi-currency account that allowed the bank to transact in various currencies while offering effective risk management and enhanced efficiency.

04 / Outcome

- Improved currency risk mitigation: Our multi-currency account helped the bank minimise the impact of foreign exchange fluctuations, protecting their bottom line.
- Increased efficiency and cost savings: With streamlined transactions and reduced currency conversion fees, the bank achieved greater operational efficiency and cost savings.
- Expanded client base: The ability to offer letters of credit in multiple currencies enabled Euro Exim Bank to attract a more diverse international client base.
- Enhanced regulatory compliance: Interpolitan's regulated status provided a secure and compliant environment, ensuring the bank could confidently conduct global transactions.

This partnership allowed the bank to enhance its financial operations and continue growing its international presence.



CASE STUDY

Securing swift alternative banking solutions for a £100m London property sale.

01 / Background

Interpolitan advised and provided alternative banking solutions to an ultra-high-net-worth individual (UHNWI) in the sale of a prime real estate property in central London. Valued at over £100m, the sale was conducted through a special purpose vehicle (SPV). The client's challenge lay in securing a UK non-resident account to receive the sale proceeds, as several UK banks were unable to provide a solution, delaying the transaction.

01 / Challenge

The UHNWI client, a non-resident, needed a UK current account to facilitate the sale of their London property, held within an SPV. Under the Solicitors Accounts Rules 2019 (SAR 19), the proceeds from the property sale could only be sent to the beneficial owner, so the client had to open a UK-based account. Several UK banks were unable to accommodate the request, stalling the release of the funds and putting the transaction at risk.

02 / Solution

The client identified Interpolitan based on our ability to manage complex structured deals. After assessing the urgency of the transaction, we swiftly onboarded the client and opened a UK-based current account for the SPV within just five days, completing all compliance checks promptly. This expedited process meant the client could receive the settlement from the sale.

Client

Ultra-high-net-worth individual

Asset Value:

£100m

Challenge:

Securing a non-resident UK account to complete the sale

03 / Outcome

In partnership with the client's tier one law firm, Interpolitan opened the account in record time, significantly faster than traditional high-street banks. After the property sale successfully concluded, proceeds were transferred to the client's new current account at Interpolitan. The client then carried out a series of further domestic and international transactions, ensuring smooth financial operations post-sale.



17

INDIA

Helping Indian companies overcome cross-border banking challenges

A YEAR THAT WAS...

Head of Global Expansion, Banking & Head of Country- India

“Indian globalisation is a key trend we plan to follow as we continue to bridge the gap in banking for businesses in the country.”



India presents a large opportunity for Interpolitan. As a global financial business, we will continue to fill the cross-border banking void to create a frictionless experience for individuals and entrepreneurs across the nation.



Access to offshore banking is a key tenet of global transaction banking. Our intention is to solve this for our clients by leveraging the Liberalised Remittance Scheme (LRS).

01. Head of Global Expansion & Banking / Head of Country- India

02. Rishi Patel - Chief Executive Officer



LRS can remit up to
(per year)
\$250,000



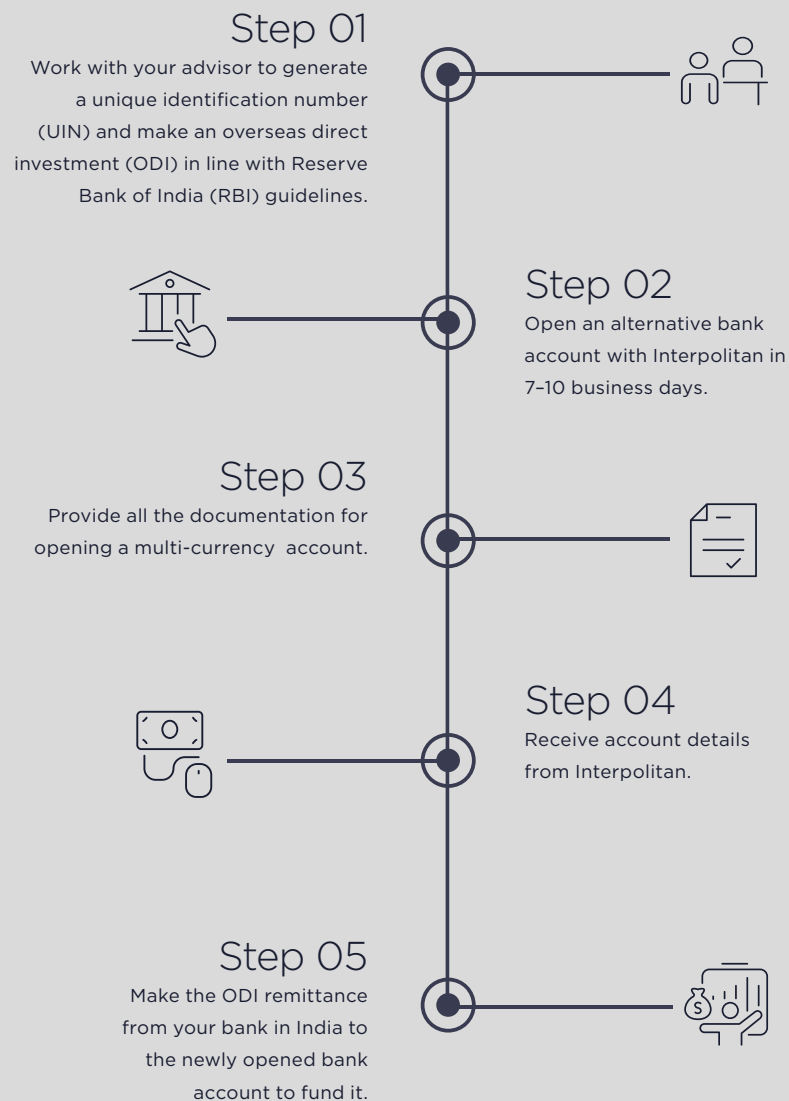
We will embrace the diversification of wealth in India, implementing solutions to support individuals and institutions looking for diverse ways to deploy funds overseas. We believe that rising inflation, ongoing currency depreciation and a demand for better living conditions mean more clients will seek these services over the next few years.

Indian nationals are becoming increasingly interested in buying immovable property abroad and are actively looking at residency, business and educational opportunities in other nations. Indian globalisation is a key trend we plan to follow as we continue to bridge the gap in banking for businesses in the country.

In the near term, Interpolitan will become a recognised global alternative private banking brand providing customised solutions to its clients, including current accounts and associated products. Over time, we aim to become a full-service firm capable of fulfilling our high-value clients' holistic needs.

“We aim to become a full-service firm that will continue to look at our high-value clients' needs”

The Process



CASE STUDY

Liberalised Remittance Scheme (LRS) Solution



01 / The Challenge

Students must prove that they have enough money to support themselves while studying in the UK. They'll need to show a set amount of money for each month of the course, for up to nine months. If they are applying from overseas or applying in the UK without having lived in the country for 12 months or more, they must prove they have enough money to cover their course fees, boarding fees and living costs. Students must keep all funds in an account accredited by the financial regulator of the country where the account is opened. These funds must have been available in the account for a period of 28 days.

02 / The Approach

Under our Liberalised Remittance Scheme (LRS) solution, offered in partnership with Barclays Bank Mumbai, we can onboard students, providing them with a unique named account, account number and sort code. Students receive a preferential price when they open an Interpolitan account and initiate their first transaction. After this, they can remit the funds they need to fulfil their financial requirement from their Indian bank account. We can then provide a statement to the student to show that funds have been deposited. If required, we can also provide a stamped document, for a fee, in advance of the student's final submission to the UK visa application centre.

1.09 million Indian students study in 85 countries.

Students can open a named account before arriving in the UK. This is extremely difficult to do via other banks or fintechs.

Students can use their accounts to fulfil the UK visa financial requirement.

03 / The Result

The UK Home Office accepts Interpolitan account statements and recognises them as proof of funds. This is a critical requirement for obtaining a UK Student Visa as an Indian student.

Key benefits:

1. Student gets a named account even before they set foot in the UK. This is an impossibility today with the likes of Wise, Revolut etc.
2. Students can use their account to evidence the financial requirement as stated by the UK Government.
3. Students can use this account to pre-fund expenses out of India on a regular basis.

£	(GBP)	Great British Pounds
€	(EUR)	Euro
\$	(USD)	US Dollars
د.إ.	(AED)	UAE Dirham
A\$	(AUD)	Australian Dollar
Bds\$	(BBD)	Barbadian Dollar
Лв.	(BGN)	Bulgarian Lev
BD	(BHD)	Bahraini Dinar
B\$	(BSD)	Bahamian Dollar
P	(BWP)	Botswana Pula
C\$	(CAD)	Canadian Dollar
Fr.	(CHF)	Swiss Franc
¥	(CNH)	Chinese Renminbi
Kč	(CZK)	Czech Koruna
Kr.	(DKK)	Danish Krone
FJ\$	(FJD)	Fijian Dollar
GH¢	(GHS)	Ghanaian Cedi
HK\$	(HKD)	Hong Kong Dollar

Ft	(HUF)	Hungarian Forint	zł	(PLN)	Polish Zloty
₪	(ILS)	Israeli New Shekel	QR	(QAR)	Qatari Rial
₹	(INR)	Indian Rupee	lei	(RON)	Romanian Leu
\$	(JMD)	Jamaican Dollar	din	(RSD)	Serbian Dinar
د.ا.	(JOD)	Jordanian Dinar	SR	(SAR)	Saudi Riyal
¥	(JPY)	Japanese Yen	kr	(SEK)	Swedish Krona
K	(KES)	Kenyan Shilling	S\$	(SGD)	Singapore Dollar
د.ك.	(KWD)	Kuwaiti Dinar	฿	(THB)	Thai Baht
\$	(KYD)	Cayman Islands Dollar	DT	(TND)	Tunisian Dinar
Rs	(LKR)	Sri Lankan Rupee	₺	(TRY)	Turkish Lira
L	(LSL)	Lesotho Loti	TT\$	(TTD)	Trinidad and Tobago Dollar
Rs	(MUR)	Mauritian Rupee	USh	(UGX)	Ugandan Shilling
Mex\$	(MXN)	Mexican Nuevo Pesos	\$	(XCD)	East Caribbean Dollar
₦	(NGN)	Nigerian Naira	R	(ZAR)	South African Rand
kr	(NOK)	Norwegian Krone	ZK	(ZMW)	Zambian Kwacha
NZ\$	(NZD)	New Zealand Dollar			
₱	(PHP)	Philippine Peso			
Rs	(PKR)	Pakistani Rupee			

19

A COMMUNITY OF LEADERS AND INNOVATORS

Culture & Values

We are a community of leaders and innovators dedicated to helping clients access the financial resources they need to succeed.

Our supportive, diverse and inclusive culture encourages participation from everyone by welcoming a range of different perspectives, experiences, leadership styles and skill sets. From our sustainability strategy and environmental, social, and governance (ESG) objectives to global supply chain due diligence, our aspirations go beyond financial commodities. We aim to leave clients, suppliers and stakeholders in a position after they work with us.

INSPIRATION

INTEGRITY

INNOVATION

INTERACTION

INFORMATION

20

SECURITY & COMPLIANCE

Authorised by the UK's Financial Conduct Authority (FCA)

Interpolitan Money Plc adheres to strict regulations and has robust internal controls in place to safeguard client funds and minimise any risks to the business or client monies.

All transactions are initiated using a secure payment system which ensures each payment is approved internally by multiple authorised users before processing with our counterparty banks.

We don't speculate on the currency markets or invest clients' money. When transactions are entered with us, we enter a matching and binding trade with a counterparty bank.

Regulations

Interpolitan Money Plc is authorised by the UK's Financial Conduct Authority (FCA) under the Electronic Money Regulations and the Payment Services Regulations for the issuing of electronic money and the provision of payment services. Our FCA Firm Reference Number is 900413.

As an Authorised Electronic Money Institution, any funds received by Interpolitan Money Plc prior to the value date of a foreign exchange trade or held by Interpolitan Money Plc post trade but not yet paid to the order of the client are redeemed for Electronic Money, which is issued to the client and segregated accordingly. All client balances are stored electronically on Interpolitan Money Plc's back office system, and repayable on demand.

Compliance

Interpolitan Money Plc operates compliant segregated accounts referred to as "safeguarding accounts" held with our global banking partners. The Financial Services Compensation Scheme (FSCS) does not apply to funds held with us. Instead, Interpolitan Money Plc safeguards client funds as it is required to through the Electronic Money Regulations 2011 and the Payment Services Regulations 2017.

All client money is held in segregated client designated safeguarding accounts, separated from all other company assets. This means all client funds are held separately from any company money or assets to comply with the regulations. Client funds are always available, never moved, invested, or loaned out and, as such, are not exposed to such risks.

Audit

Interpolitan Money Plc is independently audited each year by third party compliance specialists to ensure that all processes, procedures, and controls are in line with FCA guidelines. Interpolitan Money Plc annually reviews existing counterparty relationships with all its key partners.

Anti-Money Laundering

We take our anti-money laundering and counter terrorist financing responsibilities very seriously. We ensure that robust customer due diligence is performed, including the monitoring of suspicious activity as required and directed both under law and through industry guidance.

Data

Interpolitan Money Plc is registered as a data controller with the Information Commissioner's Office (Ref ZA082729). The ICO is the UK's independent authority set up to uphold information rights.

Trade Association

Interpolitan Money Plc is a member of the Association of Foreign Exchange and Payment Companies (AFEP). AFEP is a well-respected association that acts as the voice of the industry and liaises with government departments and regulatory bodies on important legislative matters.

Additional information on the safeguarding processes all Electronic Money Institutions are required to undertake can be found at: www.fca.org.uk/consumers/using-payment-service-providers.

Reliable specialists with worldwide reach



Rishi Patel

CHIEF EXECUTIVE OFFICER

Rishi is an innovative and versatile leader with 20 years of experience in financial services, financial markets, and financial technology. Prior to founding Interpolitan, Rishi was part of the founding team for an online start-up foreign exchange business that floated on AIM. His previous career also included positions at the investment bank Credit Suisse.



Subhash V Thakrar BCom FCA FRSA

NON-EXECUTIVE DIRECTOR

Subhash joined the Board of Interpolitan in September 2017. Subhash is a chartered accountant with over 35 years of experience. He is an international businessman and is actively involved in the voluntary and charity sector. Subhash is a former senior partner of Blackstone Franks LLP and CBW and is now a consultant to CBW (now known as Gravita), London City chartered accountants.



Nina Amin ACA, MBE

NON-EXECUTIVE DIRECTOR

Nina joined the Board of Interpolitan in February 2018. She is a qualified chartered accountant and an ex-Partner and Head of Asian Markets at KPMG. She has over 25 years of experience in providing commercial tax and financial advice across a broad range of areas including corporate governance, M&A transactions, due diligence, transfer pricing, reorganisations and financing.



Dr. Sameer Al Ansari FCA

NON-EXECUTIVE DIRECTOR

Dr. Al Ansari has nearly 40 years of corporate, operational, private equity, investing, board and strategic advisory experience. His senior roles in the Dubai and Ras Al Khaimah Government, including Chairman & CEO of Dubai International Capital (\$13B AUM) and CEO of Shuaa Capital, make him a highly respected leader with deep insights into global finance.

AS RECOGNISED IN...



INTERPOLITANMONEY.COM

Meet the key people driving our growth



Jonathan Champion

FINANCE DIRECTOR

Jonathan is a highly experienced financial controller with over 10 years' experience in the UK and NZ in the start-up financial technology area, including a successful listing on AIM and a wide range of other industries. Jonathan has been a member of the Chartered Accountants Australia and New Zealand institute for 15 years.



Rocco Magno

HEAD OF COMMERCIAL

Rocco is an accomplished leader with 30+ years' experience in the financial services sector. He has an A-Z understanding of the foreign exchange cross-border payments industry and has held senior leadership and commercial roles for industry leaders in this space, including American Express and WorldFirst.



Anoop Nair

HEAD OF GLOBAL EXPANSION, BANKING & HEAD OF COUNTRY- INDIA

Anoop is a growth leader with 20 years of corporate and investment banking experience. He has played an instrumental part in delivering marquee corporate banking solutions for fintechs and other non-bank entities in India and globally. Passionate about cross-border banking, he regularly speaks at fintech forums, sharing his determination to build financial services tailored to regional clients.



Jon East

HEAD OF MARKETING

With nearly 20 years in global marketing for financial and corporate services, Jon drives growth through strategic marketing, partnerships and effective campaigns. Before joining Interpolitan, he spent seven years at WorldFirst before its acquisition by Ant Financial, spearheading marketing initiatives in ten markets. Jon's expertise includes team scaling, brand growth and results-driven strategies.



Jack Miles

HEAD OF COMPLIANCE, RISK & AML

With 15 years spent building and scaling fintechs, Jack has deep and practical experience of leading and managing compliance and risk within the payments sector. Before joining Interpolitan, Jack was part of a team that floated a business on AIM, acquired and merged businesses and found a new entry from overseas to the UK market, achieving full regulatory permissions.



Mohamed Baluchi

HEAD OF BUSINESS DEVELOPMENT

Mohamed (Mo) brings 25 years of experience in private banking, investments and fiduciary to Interpolitan. Collaborating closely with the commercial and marketing teams, he is responsible for leading the firm's business development and revenue/network growth strategies. Mo is a chartered wealth manager and has been recognised in the Spears 500 and Citywealth Leaders List.



Binita Patel

HEAD OF TREASURY

Binita joined Interpolitan in 2018, bringing extensive expertise in foreign exchange and international payments. With 16 years of experience spanning treasury management, compliance, data management and payment systems, she is highly skilled in managing client and banking partnerships, resolving complex treasury and payment queries, and implementing technology-driven solutions.



Rebecca Burgess

SENIOR EXECUTIVE ASSISTANT

With over 12 years of experience in financial services, Rebecca has a wealth of experience as a senior executive assistant supporting C-suite executives and founders. Rebecca specialises in strategic support, project management and executive communication, ensuring seamless organisational efficiency while fostering innovation and collaboration at the highest level of leadership.



“Integrating a global community through our alternative banking solutions”

INFO@INTERPOLITANMONEY.COM
INTERPOLITANMONEY.COM

LONDON

5th Floor, 33 Cavendish Square, London, United Kingdom, W1G 0PW
+44 (0)20 8187 5001

DUBAI

Office 109, Level 1, Tower A, Damac Park Towers, DIFC, Dubai, UAE

MUMBAI

2905 Marathon Futurex, NM Joshi Marg, Lower Parel, Mumbai, India 400013

CALGARY

5224A-7005 Fairmount DR SE, Calgary, Alberta, Canada, T2H 0K4

Interpolitan Money Plc registered office address 2 Leman Street, London, England, E1W 9US, a company incorporated under the laws of England and Wales, registration number 07666629. Interpolitan Money Plc is authorised and regulated by the Financial Conduct Authority to issue electronic money under the Electronic Money Regulations 2011. FRN 900413



LONDON | DUBAI | MUMBAI | CALGARY