



INTERPOLITAN

A NEW GENERATION OF ALTERNATIVE BANKING INNOVATION



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 MONEY PLC

“We bridge the space between countries, cities and people with our range of alternative banking solutions.”

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.”

MESSAGE FROM THE FOUNDER & CEO



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 came together to continue delivering the level of quality and service you expect from us.

We expanded our range of alternative banking solutions and can now offer current accounts from various countries around the world. We also expanded the number of currencies and industries we support and continued to integrate with various payment networks around the globe. At present, Interpolitan caters to clients hailing from more than 150 countries across the globe.

In the year 2022, we successfully set up operational bases in both the UAE and India. We are enthusiastic about persistently advancing our global expansion strategy in the upcoming years.

RISHI PATEL - FOUNDER & CEO

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01

A BRIEF BACKGROUND

Accessing global banking services poses significant challenges for individuals, non-residents, businesses, funds and institutions, particularly in regions like the UAE, UK, and India.

To address these issues, **innovative solutions** are required to bridge the gap in accessing global banking.

Traditional banks have adopted risk-averse strategies, leading to the closure of accounts and stricter eligibility criteria based on residency, citizenship, minimum assets, and income requirements. These obstacles hinder entirely respectable clients from opening accounts and accessing essential banking services.

Offshore banking is a crucial component of global transaction banking, serving as a cornerstone for international investment and growth opportunities. As more individuals and businesses seek these avenues, they are turning to alternative banking options that offer streamlined processes for account opening.

However, the demand for accessible banking solutions remain unmet as traditional banks continue to present barriers, making it challenging for clients to establish their financial presence in different jurisdictions. The need for efficient and inclusive banking services in a globalised economy is more pressing than ever.

To address these issues, innovative solutions are required to bridge the gap in accessing global banking. Industry players are striving to revolutionise the way banking is

conducted, ensuring that clients have the necessary tools and resources to seamlessly navigate the complexities of international finance.

Comprehensive suites of financial solutions are being developed to cater for the specific needs of clients, including account management, cross-border transactions, and investment opportunities. These industry-focused initiatives aim to empower individuals and businesses, enabling them to overcome the challenges associated with traditional banking systems.

In conclusion, accessing global banking services presents significant hurdles for individuals and businesses worldwide.

Interpolitan recognises the need for alternative banking with an alternative vision to provide streamlined processes and inclusive services. Whilst maintaining the highest compliance and regulatory standards, we have sought to develop innovative solutions and comprehensive financial suites, we aim to transform the way banking is conducted, empowering clients to capitalise on international investment and growth opportunities in an increasingly interconnected world.

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 local banking in various jurisdictions via traditional banks and offshore banking has become increasingly more challenging.

2.

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

3.

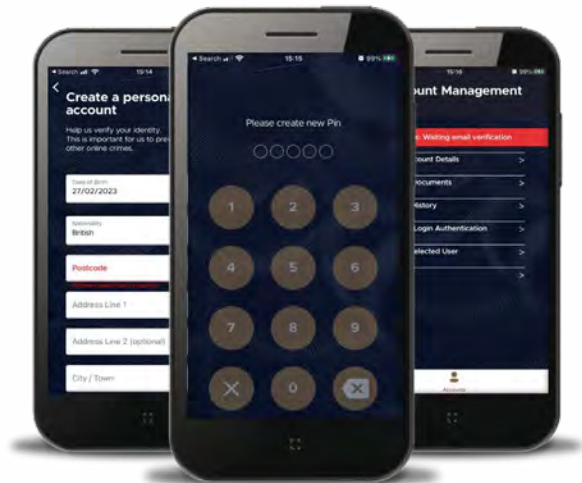
Even with the growth of fintech, there is a widespread absence for solutions for more complex structures, offshore accounts and non-residents.

03

WELCOME

A new generation of innovative alternative solutions

Interpolitan Money Plc is the epitome of sophistication and excellence in the realm of alternative global banking. Nestled in the prestigious space between conventional private banking and financial technology, we empower our clients to effortlessly navigate the complexities of the global financial landscape, unlocking their financial ambitions.



“Our mission is to fill the space between countries, businesses and people, powering financial ambitions with our unique services.”



Send and receive funds in over 160 countries



Support for a range of entities and individuals



Pay, collect and hold over 50 currencies



Funds safeguarded with tier one banking partners



Unique named IBANs in various regions



Invest with the Liberalised Remittance Scheme (LRS)

04

WELCOME

A distinctive approach

Interpolitan stands out by prioritising client accessibility and flexibility. We have eliminated barriers such as minimum account balances, required deposits, and mandatory investible assets. Additionally, our partnership with tier-one banking institutions ensures that funds held in safeguarded accounts have no limits. This exceptional approach, combined with our unrivalled financial expertise, sets Interpolitan apart in the industry.

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

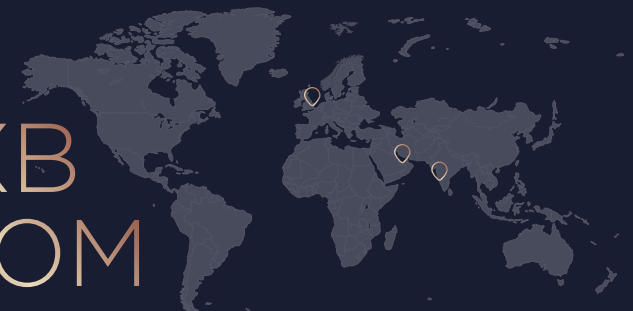


245%

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 accredited as an Authorised Electronic Money Institution by the UK 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.

2017

JANUARY
We become a member of the London Chamber of Commerce and Industry.

2018

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

2019

NOVEMBER
We signed an agreement with a UK Tier 1 global banking partner, allowing us to offer segregated client accounts and foreign exchange liquidity.

2021

DECEMBER
We opened our first international office in Dubai.

APRIL
Interpolitan Money is launched provided by Wirepayer Limited.

2022

APRIL
We launched the Interpolitan rebrand. The Future Is Open!

JANUARY
We opened our office in Mumbai.

2023

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

FEBRUARY
Founder & CEO, Rishi Patel, wins Entrepreneur of the Year, at the Public & Political Life Awards 2023.

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 with more flexibility than a traditional bank. We also offer comprehensive financial solutions, such as FX Risk Management, Mass Payments, Escrow Services, and UK Company Formation services. Our goal is to equip our clients with a full spectrum of services to meet their diverse financial needs across the world.



Private Clients

We provide local, multi-currency accounts, FX Risk Management, and Payment and Collection Services to private clients with unique international banking challenges. Whether they're investing abroad, paying for medical care, or buying property, we provide a bespoke service to help them achieve their financial ambitions,



Corporate

We collaborate with international businesses frequently characterised by intricate frameworks, which can make the conventional approach to opening bank accounts a challenging endeavour. To help them overcome their international banking challenges and achieve their financial ambitions we provide local, multi-currency accounts, FX Risk Management, expert advice for property purchases, and more.



Funds & Institutions

Interpolitan supports financial institutions of all sizes across many funds and asset classes in order to manage their international banking challenges. Our clients work across alternative investments, debt, private equity, real estate and infrastructure.



Non-Resident

This is an account you can open in a territory you don't live in. You can use it to hold money or send and receive payments.

Products & Solutions

- Accounts
- Payments
- FX
- Escrow
- LRS
- 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:
Our 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)

FACILITATE ALL TYPES OF COMPLEX
STRUCTURES, ENTITIES & INDIVIDUALS

SEND & RECEIVE FUNDS FROM OVER
160 COUNTRIES

TRANSACTION LIKE A LOCAL, OR USE
SWIFT OR SEPA

24/7 ONLINE ACCOUNTS

ONBOARDING WITHIN 7-10 WORKING DAYS

PAY, COLLECT & HOLD IN
50+ CURRENCIES

MULTI-JURISDICTION
ONBOARDING & SOLUTIONS

09

TAILORED FOR YOU

Our Products & Solutions



Accounts

Clients are provided with their own unique account numbers and local IBANs across multiple jurisdictions. Pay & collect from 160+ countries and hold funds in 50+ currencies all within one platform.



Payments

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



Collections

Collect funds locally into one global account. Process collections seamlessly in over 50 currencies from over 160 countries.



FX Risk Management

We offer FX Risk Management products for clients that trade internationally. This service is tailored to each client to help them manage their foreign exchange risk and mitigate against currency volatility.



Escrow

Your solution for escrow and settlement services. We offer our clients independent, third-party accounts so they can hold funds in escrow until agreed terms have been obligated on all sides.



Mass Payments

Our automated pay-out infrastructure is purpose-built to help you reduce your overheads, streamline payment processes and enhance your B2B relationships in your global operations.

10

THE STRUCTURE

Local & global payments

When you open an account with Interpolitan Money, we will give you an account number and sort code. Just as you would with any traditional bank.

These two strings of numbers, which form the structure of any account, allow you to seamlessly transfer money into your account locally or globally. We are branchless and all our customers share the same sort codes.

PAYMENT NETWORKS

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

DIRECT DEBIT

Pay out in Direct Debit. Set up with your provider to start making payments like your utility bill through to mortgage payments.

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.

SAFEGUARD CLIENT ACCOUNTS WITH OUR TIER 1 BANKING PARTNER

Protect your clients from threats and meet your compliance obligations.

11

UK COMPANY FORMATION

Effortlessly register a UK limited company and open an alternative business bank account all at once.

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

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

Scan to find out more:



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

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.

01	02	03
		
04	05	06
		
07	08	09
		
12	11	12
		

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



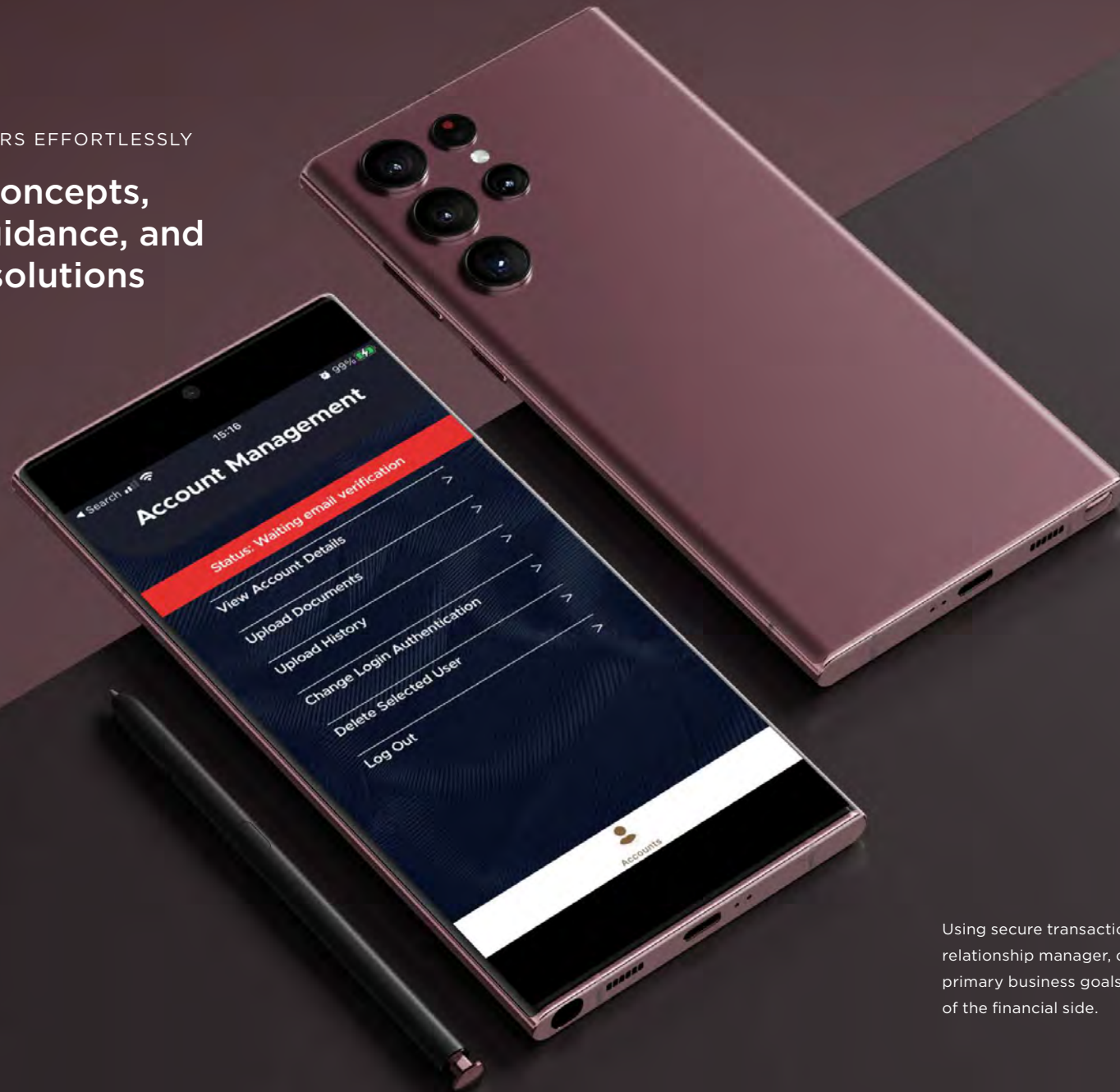
“CityLinkers HK and China have enjoyed a longstanding partnership with Interpolitan. Throughout our collaboration, we have witnessed their remarkable efficiency and expertise in delivering top-quality services, particularly when handling complex transactions. We highly value the mutual cooperation we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

- CityLinkers

13

TRANSCEND BORDERS EFFORTLESSLY

Innovative concepts,
informed guidance, and
effective resolutions



Using secure transaction technology with a personalised relationship manager, our clients can focus on their primary business goals, reassured that we will take care of the financial side.



14

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.





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CASE STUDY

Mitigating currency risk for Euro Exim Bank

01 / The Challenge

Euro Exim Bank, a reputable financial service provider offering letters of credits to its clients and various alternative corporate funding options, faced a significant challenge in finding a suitable banking partner to secure a multi-currency account allowing them to efficiently manage currency risk. As they conducted business globally and dealt with various currencies, they needed a solution that would enable them to send and receive funds in multiple currencies while effectively hedging their exposure.

02 / The Approach

Interpolitan, as an alternative banking provider, recognised the potential of assisting Euro Exim Bank in optimising their financial operations. Our expertise in managing multi-currency accounts and our innovative approach to risk management made us an ideal partner for Euro Exim Bank. To tackle the challenge at hand, Interpolitan engaged in detailed discussions with Euro Exim Bank's team to thoroughly understand their business model, currency requirements, and risk mitigation strategies.

Compare Indicator Template

60 732060.89 732060.60 732060.89 +0.39 (+0.00%)

The Project Highlights

£ \$ ₹ Reduced currency conversion costs	Global Client base expansion	Secure + Compliant banking environment
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03 / The Result

Enhanced currency risk mitigation: The collaboration with Interpolitan enabled Euro Exim Bank to effectively manage currency risk. The multi-currency account allowed them to transact in specific currencies, reducing the impact of foreign exchange fluctuations on their bottom line.

Improved efficiency and cost savings: By utilising the multi-currency account, Euro Exim Bank streamlined their international transactions. This efficiency resulted in cost savings, as they minimised currency conversion fees and other associated expenses.

Diversified client base: With the capability to offer letters of credits in multiple currencies, Euro Exim Bank expanded their client base globally. They became a more attractive option for businesses looking to engage in international trade and finance.

Strengthened regulatory compliance: Interpolitan's regulated status provided Euro Exim Bank with a secure and compliant banking environment. They could confidently conduct their financial activities without concerns about potential regulatory issues.



CASE STUDY

Interpolitan completes £100m London property deal for UHNWI

01 / The Challenge

Interpolitan has advised on and provided banking solutions to an Ultra-High-Net-Wealth Individual (UHNWI) client, in order to facilitate the completion of a significant sale of a prime real estate property in central London with a value exceeding £100m. The non-resident client sold the property held within a Special Purchase Vehicle (SPV). The client was unsuccessful in securing a UK non-resident account with several UK banks, which was stalling the release of funds from the sale.

02 / The Approach

As with any property sale in the UK, under the Solicitors Accounts Rules 2019 (SAR 19), the acting law firm is only able to send proceeds from a property sale to the beneficial owner and not a designated third party. Therefore, the lawyers required the client to establish a local current account for the SPV in order to receive a settlement of the sale proceeds. With an element of speed required to complete the transfer of funds following the sale, the client identified Interpolitan, which has completed similar structured deals. We were able to onboard and open a UK-based current account for the client within 5 days, taking into account all the necessary compliance checks. The speed at which the client secured their facility was a key factor.

The Project Statistic

£100m

Property value

5 Days

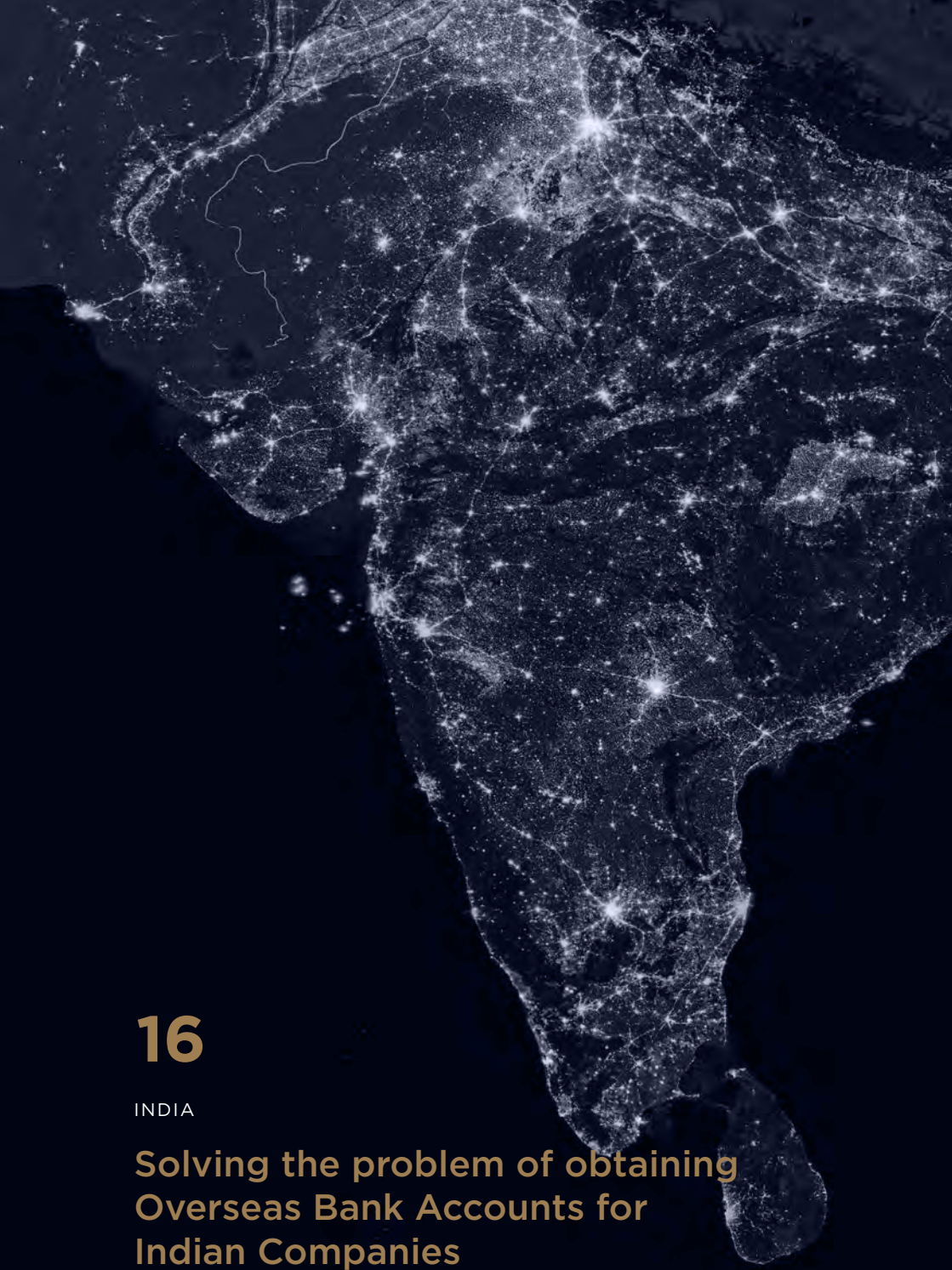
Account opening

£ \$ ₹

Currencies

03 / The Result

Working in partnership with the client's Tier-1 law firm, an account was opened within 5 days, which is a fraction of the time a traditional high-street bank would take to set up a facility for a non-resident. The sale proceeds were transferred to the client's current account at Interpolitan, completing the sale of the trophy asset. The client subsequently completed a series of domestic and international transactions.



16

INDIA

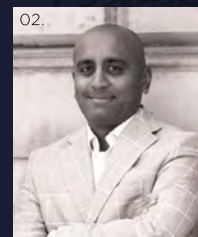
Solving the problem of obtaining Overseas Bank Accounts for Indian Companies

A YEAR THAT WAS... Anoop Nair, Head of Country - India

“The globalisation of Indians is a key trend that we will ride on, and we will continue to support bridging the gap in banking.”



India presents a large opportunity for Interpolitan. As a business that is focused on Global Transaction Banking, we genuinely believe that there's a big void waiting to be filled to make cross-border banking seamless & frictionless.



Access to offshore banking is one of the tenets of transaction banking, globally. We are setting out to solve this through a solution under LRS (Liberalised Remittance Scheme) for students & individuals.

01. Anoop Nair - Head of Country (India)

02. Rishi Patel - Founder & CEO



A key trend we will embrace is supporting wealth diversification and how individuals & institutions are looking at diverse ways to deploy their wealth offshore. We believe this story will continue to play out for the next 3-5 years owing to the rising inflationary pressures, currency weakening and Indians demanding better conditions of living.

More and more Indians are looking at buying immovable properties offshore & are actively looking at residencies, businesses & education. The globalisation of Indians is a key trend that we will ride on, and we will continue to support bridging the gap in banking through our alternative account solutions that we already provide to thousands of clients.

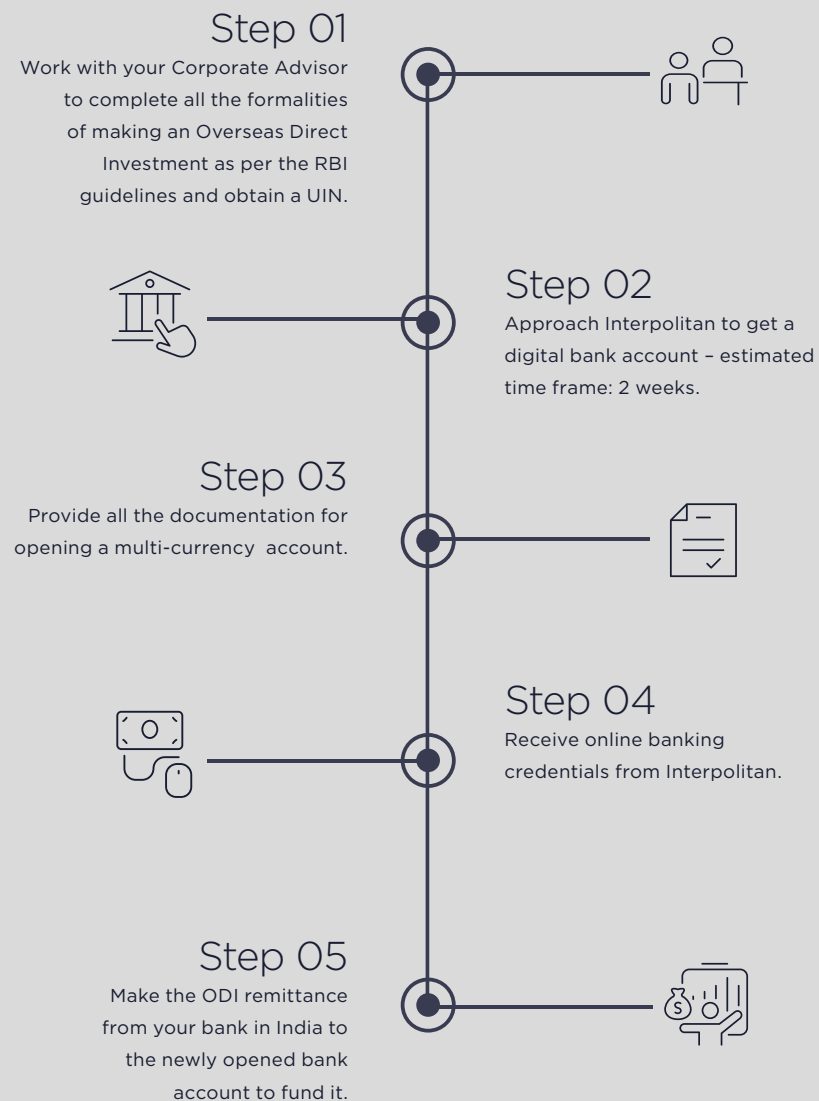
In the near term, Interpolitan will be recognised as a global private banking brand that provides customised solutions to its clients, starting with current accounts and associated ecosystems of trade, company setup, deal-making, investments & loans. We aim to become a full-service firm that will continue to look at our high-value clients' needs from a holistic point of view.

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

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



The Process



CASE STUDY

Liberalised Remittance Scheme (LRS) Solution



01 / The Challenge

Students are required to show 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 9 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, living costs, etc. Students must show these funds available to them in a bank account that is regulated by a financial regulator of the country where the bank account is opened. These funds must be available in the account for a period of 28 days.

02 / The Approach

Under our LRS solution (Liberalised Remittance Scheme) offered in partnership with Barclays Bank Mumbai, we are able to onboard a student and offer them a unique named account with an account number and sort code. Students will be offered a preferential price to open an Interpolitan account and initiate their first transaction through our LRS workflow to pay to a beneficiary (usually the first instalment of the tuition). Subsequently, they can remit the required funds from their bank, into their account with us, for the financial requirement as stated above. A statement can be provided to the student once funds are deposited, and we can provide a stamped document, at a fee, for final submission to the UK Visa Office in India.

The Project Statistic

UK Acc.

Banking statement
accept by HRMC

1.09m

Indian students study
in 85 countries

5 Days

Account
opening

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			



18

A COMMUNITY OF LEADERS AND INNOVATORS

Culture & Values

Interpolitan is a community of leaders and innovators whose primary aim is to help clients responsibly access the financial resources they need to succeed.

We are focused on creating a supportive, diverse and inclusive culture that encourages everyone to be part of our space and welcomes a range of different perspectives, experiences, leadership styles and skill sets. From our sustainability strategy and ESG objectives through to due diligence on our global supply chain, our aspirations go beyond financial commodities. We want to leave clients, suppliers, and stakeholders in a better position after working with us.

INSPIRATION

INTEGRITY

INNOVATION

INTERACTION

INFORMATION

19

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.

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BOARD OF DIRECTORS

Reliable specialists with worldwide reach



Rishi Patel

CHIEF EXECUTIVE

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.

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CONTACT

“Integrating a global
community through our
alternative banking solutions”

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Interpolitan Money PLC registered office address 66 Prescott Street, London, E1 8NN, 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.

