

Case Study #3:

Timing Your Money Transfers to Make the Most of FX

Real Question:

“We’ve just sold our home in the UK and need to transfer £250,000 to buy property in Melbourne. When’s the best time to move our money?”

The Situation:

Paul and Sarah wanted to transfer the proceeds from their UK home sale to Australia. Their bank offered a simple transfer — but at a poor rate and with high fees. They realised timing and FX strategy could make a big difference.

The Challenge:

FX rates fluctuate daily. Even a small movement can mean thousands lost or saved when transferring large sums.

Expert Advice from Caxton:

It’s not about predicting the market — it’s about planning your transfers so you’re protected no matter what happens.

Key tips from the experts:

- ✓ **Don’t transfer everything in one go.** Stage your transfers — move some now, some later — to balance risk.
- ✓ **Use a forward contract.** Lock in today’s rate for future transfers, giving you certainty.
- ✓ **Avoid bank mark-ups.** Specialist providers like Caxton offer better rates and transparent fees.
- ✓ **Plan around your visa timeline.** Some visas require proof of funds in AUD — make sure transfers align with those milestones.

The Result:

By using Caxton’s FX planning service, Paul and Sarah locked in a competitive rate and saved over £4,000 compared to their bank’s quote — funds they put straight toward their new home furnishings.

Expert Quote:

“Even a 2% shift in exchange rates can make or break your move. A plan is your best protection.”

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