



PARTNER PLAYBOOK (B2C)

CAXTON

Supporting clients at the
moments that really matter

caxton.io/personal/international-payments

The **big picture**

Consumers rarely say:

“I need a better FX rate.”

They say:

- “We’re buying property internationally.”
- “We’re relocating between countries.”
- “Our child is studying overseas.”
- “We’re investing in the UK.”

These are big life moments.

And when large sums are moving between countries - into or out of the UK - small differences can become significant.

Your role isn't to talk about currency markets.

It's to protect clients from avoidable cost and uncertainty.

Life moments to watch for

These aren't problems. They're prompts.



Buying or selling property internationally

This might mean:

- A UK resident buying overseas
- An overseas client investing in the UK
- An expat returning home

This is usually the biggest transfer they've ever made. And it's emotional.

On £400,000+ or equivalent, even a small rate difference can mean thousands saved or lost.

Clients are often nervous. They want reassurance.

Position Caxton as:

- **Secure** (FCA Regulated)
- **Transparent**
- **Established** (25 years of delivering great service)

Supported by **real people, not an app**



Overseas education

Regular tuition payments. Living costs. Exchange rate timing.

This includes:

- UK families funding education abroad
- International families funding UK tuition

Parents want predictability.

A simple conversation around:

"Have you compared your bank's rate for these regular transfers?"

Can add immediate value.



Supporting family overseas

Regular transfers often go unquestioned.

But over years, cost differences compound.

A gentle question can open the door:

"Would you like to see what that would look like at a specialist rate?"



Relocation

Whether moving to the UK or leaving it, cross-border transfers are often one of the largest financial steps in the process.

New country. New currency. A lot of moving parts.

Clients don't want complexity.

They want:

- Clear costs
- Reliable timing
- Someone they can call

That's where Caxton supports you.



Retirement abroad

Pension income in one currency, spending in another.

Stability matters more than anything.

This isn't about chasing the best rate daily.

It's about confidence and clarity.

The simple **rule**

If a client:



Is moving significant sums between countries - whether into or out of the UK - it's worth understanding their options.



Has regular overseas payments



Is anxious about exchange rates



Is relying solely on their bank

It's worth introducing a specialist.

That introduction alone protects them.

How to raise it naturally

Keep it calm and protective:

- “Have you looked at what your bank’s rate works out to in real terms?”
- “On transfers of this size, even small differences can add up.”
- “Would it help to speak to someone who does this daily?”

You’re not selling.

You’re safeguarding.



Why this **matters** to you

- It strengthens client trust at emotional moments
- It shows you think beyond the obvious
- It protects clients from unnecessary cost
- It adds another layer of value to your relationship

You stay the trusted contact.

Caxton supports clients transferring funds into and out of the UK, as well as between major global currencies.

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