

**BLK.FX**

# Move Money Globally: With Transparency and Control

Multi-currency accounts

International payments

Competitive FX execution

Currency risk planning

For businesses, partners and globally mobile clients

# How we help

BLK.FX was created to challenge the hidden fees and poor service of traditional banking and to bring high-end financial support back into international money management.

We combine modern financial technology with private-banking-level service, helping businesses and globally mobile clients hold, receive, convert and send money internationally with clarity, confidence and control.

## Available currency accounts:



GBP



USD



EUR



CHF



AED

*and many more...*

Over **£500M** in FX  
volume transacted

**5,000+** international  
payments completed

**35+** currencies  
supported

Clients operating across  
**30+ countries**

 **Trustpilot**



**EXCELLENT** 4.7 out of 5



**BLK.FX**

# Core Services



## Multi-currency accounts

Hold multiple currencies in one place; useful if you get paid or make payments overseas.



## Get paid and pay internationally

Receive and send payments internationally with less friction.



## Competitive FX execution

Better execution can make a real difference, especially at scale.



## Fast payments

Same-day payments where possible, so money arrives when it's needed.



## Currency risk planning

We help you plan around currency movements and reduce unwanted shocks.



## 24/7 direct support

Reach out to the team anytime; we can help process conversions and payments.



## Built for international businesses and private clients

Whether you're scaling globally, managing treasury exposure, purchasing overseas property or handling international income, we simplify the way you move and manage money.

# Why BLK.FX

## Fees

Traditional providers may charge per transfer and hide costs in the rate. We focus on a simpler approach, with fewer unnecessary fees where possible.

## Exchange rates

Banks often build costs into the rate, and these small differences can add up quickly.

## Speed

Same-day payments where possible, to reduce delays.

## Support

24/7 service and a dedicated contact - no waiting on hold.

## Reliability

A practical approach for clients operating across different sectors and risk profiles.

## Onboarding

Account opening can typically take **24–48 hours**.

## Risk support

Education and consultancy to help understand and manage foreign currency exposure.

## Multi-currency

Named multi-currency accounts and local collection options to simplify international trading.



THE SIDEMEN

BLK.FX have been working with us to improve the way we manage our international finances. It helps us immensely to have a multi-currency account ecosystem, particularly a Dollar account, to collect income for the group within the United States. BLK provide us with great rates to save us money, and consistently offer first class customer service we can rely on 24/7.

**Sam Uwins**

Arcade Media, Sidemen Management

Speak to the team



BLK.FX

# Meet Ben, the Founder of BLK.FX

Built for people who move money internationally - **and don't want the runaround.**

## Why I started BLK.FX

After **10+ years in FX and finance**, I kept seeing the same problem: high fees, unclear exchange rates, and support that disappears when it matters most.

BLK.FX was created to make international payments **clearer, faster and easier** for everyone, from first-time senders to experienced finance teams.

## The Mission

To combine the best financial technology with direct access when something is time-sensitive, so clients can **hold, receive, convert and send money globally - simply.**

## What you can expect

A **24/7 direct** line when something is time-sensitive

Practical guidance to reduce "currency surprises"

A setup designed to remove friction from global payments

A service that stays human, even when the numbers are big



**Ben Kohler (Founder & CEO)**

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# Hedging, in plain English

Exchange rates move all the time. If you need to pay or receive money in another currency later, a worse exchange rate could affect your budget. **Hedging is simply a plan to reduce those surprises. Think of it like fixing the price now, so you're not exposed later.**

## ❓ What is a forward contract?

A **forward contract** lets you **lock in an exchange rate today for a future payment**, so you know what you'll pay (or receive) later.

## Three simple approaches



**Full protection:** lock in all of a future amount



**Partial protection:** lock in some, keep some flexible



**Spread it out (blended approach):** combine forwards and spot conversions to smooth the average rate over time

## Two everyday examples



### Importing goods

Lock rates so costs don't jump and margins stay protected.



### Paying tuition:

Lock a rate at the start of the year to avoid last-minute surprises.

Structured forwards can add flexibility when payment dates aren't exact (up to a defined window).

[Visit our website](#)



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Case Study

# Furniture Fusion

Meet Furniture Fusion, a leading contract furniture company and go-to supplier for the best hotel, restaurant and hospitality providers all over the world. From Europe to Asia and the Americas, they're spreading the love of stylish spaces everywhere.

## The challenge

- Paying and collecting in multiple currencies across global suppliers and clients
- FX costs and payment fees adding up over time
- Manual reconciliation and payment delays are creating extra admin and stress

## What we did

- Removed transaction fees (fee-free payments) and improved FX margin
- Helped identify exposures and used forward contracts to lock rates for planning
- Introduced a streamlined platform to reduce reconciliation workload

## Results

- **Saved around £25,000 per year (approx.)**
- **Reduced time spent on admin/reconciliation (up to 1 hour/day)**
- More predictable forecasting using forwards
- **Smoother supplier payments** (including same-day where possible)

Want a quick view of what you could save and simplify?

**Speak to the BLK.FX team.**



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# Get in Touch

Let us tailor a package that meets your requirements  
and gets your international banking up and running.

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