

WELCOME TO CAMBRIDGE

GLOBAL BUSINESSES TRUST CAMBRIDGE TO POWER THEIR CROSS-BORDER PAYMENTS, EXECUTE PLANS TO MANAGE THEIR CURRENCY RISK AND ULTIMATELY HELP GROW THEIR BUSINESSES AROUND THE WORLD. AT CAMBRIDGE, WE AIM TO DELIVER UNMATCHED SERVICE AND EXPERTISE WITH RESPECT TO MOVING MONEY GLOBALLY. UTILIZING OUR PROPRIETARY PAYMENT AUTOMATION TECHNOLOGY AND CURRENCY RISK MITIGATION SOLUTIONS, WE TAKE PRIDE IN CONNECTING BUSINESSES LARGE AND SMALL WITH THE GLOBAL FINANCIAL MARKETS AND BUSINESSES ALL OVER THE WORLD.

WE ARE PARTNERED WITH MORE THAN **100 CORRESPONDENT BANKS** AND COUNTERPARTY TRADING INSTITUTIONS IN **6 CONTINENTS** COMPRISING A VAST AND EFFICIENT NETWORK OF PAYMENT GATEWAYS AND IN-COUNTRY PROCESSING NETWORKS. WE MAKE PAYMENTS GLOBALLY, LEVERAGING LOCAL RELATIONSHIPS.

You can feel confident working with Cambridge, as we are backed by our parent company, **FLEETCOR Technologies, Inc. (NYSE:FLT)**

a leading global business payments company based in Atlanta, Georgia, USA. FLEETCOR is a Fortune 1000 firm, an S&P 500 member and has \$2.6B in annual revenue with a market capitalization of \$24B USD.



500
EMPLOYEES

ACROSS NORTH AMERICA,
EUROPE AND AUSTRALASIA

HEADQUARTERED IN
TORONTO, ONTARIO, CANADA

14,000+
CLIENTS GLOBALLY

TIER ONE BANKS

FORTUNE 1000
COMPANIES AND
SME BUSINESSES

\$78.6 BILLION
CAD

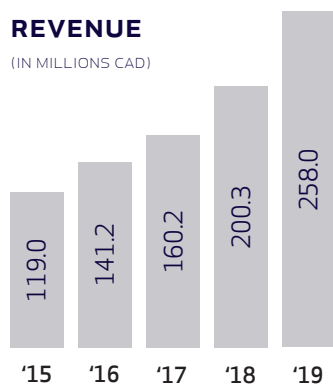
TRANSACTIONED GLOBALLY
ANNUALLY

145+ CURRENCIES WITH
DELIVERY TO 200+ COUNTRIES

FINANCIALS AT A GLANCE

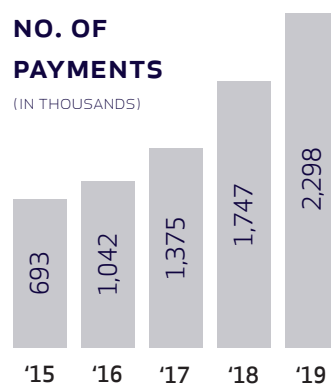
REVENUE

(IN MILLIONS CAD)



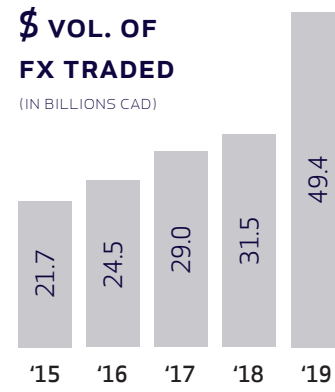
NO. OF PAYMENTS

(IN THOUSANDS)



\$ VOL. OF FX TRADED

(IN BILLIONS CAD)



FOUNDED IN 1992

cambridge **fx** .com



WHAT OUR CUSTOMERS SAY

PARTNERING WITH CAMBRIDGE WAS AN EASY DECISION. WE'VE ALWAYS BEEN IMPRESSED WITH THEIR PAYMENTS TECHNOLOGY, AND WE'RE EXCITED TO BE LEVERAGING THEIR BEST-IN-CLASS CURRENCY CAPABILITIES. A FEW 'STAND OUT' POINTS FROM OUR PERSPECTIVE WOULD BE: #1 THE PAYMENTS PLATFORM ITSELF, WHICH WE VIEW AS THE BEST IN THE MARKET, #2 THE FLEXIBILITY OF THEIR PARTNERSHIP MODEL, WHICH ADAPTED TO FIT OUR NEEDS QUICKLY, AND #3 THE LEVEL OF 'WHITE-GLOVE' SERVICE WE RECEIVE, WHICH MAKES IT EASY TO PASS THAT VALUE ON TO OUR CUSTOMERS. CAMBRIDGE HAS BEEN CRITICAL FOR US TO RAPIDLY SCALE GLOBALLY, AND WE ARE DELIGHTED TO BE COLLABORATING.

JOHNNY REINSCH
CO-FOUNDER & CEO | QWIL



OUR LICENSING AND REGULATORY FOOTPRINT

OBLIGATIONS TO FINTRAC, FinCEN, AMF, AUSTRAC, ASIC AND FCA, AS WELL AS NUMEROUS STATE REGULATORS, INCLUDING BUSINESS CONDUCT STANDARDS AND MEETING FINANCIAL CONDITION REQUIREMENTS MEASURED BY CAPITAL AND LIQUIDITY THRESHOLDS.

REGISTERED AS AN INVESTMENT COMPANY IN BOTH AUSTRALIA AND THE UK. THE AUSTRALIAN DIVISION IS A FINANCIAL SERVICES LICENSEE (AFSL) UNDER THE AUSTRALIAN SECURITIES & INVESTMENT COMMISSION (ASIC) WHILE THE UK COMPANIES ARE ORGANIZED AS BOTH AN E-MONEY LICENSEE AND DERIVATIVE INVESTMENT COMPANY THROUGH THE FINANCIAL CONDUCT AUTHORITY (FCA) IN THE UK.

LICENSED AS A MONEY SERVICES BUSINESS (MSB) IN THE USA AND CANADA UNDER FinCEN AND FINTRAC, RESPECTIVELY. LICENSED AND REGULATED IN ALL OPERATING JURISDICTIONS FROM BOTH PRODUCT AND ANTI-MONEY-LAUNDERING PERSPECTIVES.

SUBJECT TO EXTERNAL FINANCIAL, COMPLIANCE AND TECHNOLOGY SECURITY AUDITS, LED BY A GLOBALLY RECOGNIZED FIRM, IN ALL JURISDICTIONS IN WHICH IT OPERATES ON AN ANNUAL BASIS.

Current as of December 31, 2019. Cambridge Global Payments is a trade name used by the following four legal entities: Cambridge Mercantile Corp. (an Ontario corporation), Cambridge Mercantile Corp. (U.S.A.), Cambridge Mercantile Corp. (UK) Limited, and Cambridge Mercantile (Australia) Pty Ltd. Cambridge Mercantile (Australia) Pty Ltd. operates under ABN # 85 126 642 448 and AFSL # 351278. Re Cambridge Mercantile Corp. (UK) Limited: 1) its registered office is at 71 Fenchurch Street, 10th Floor, London, EC3M 4BS; 2) its England/Wales Company # is 05271222; 3) it is authorised by the Financial Conduct Authority (FRN 900702) under the Electronic Money Regulations 2011 for the provision of electronic money and payment services; and 4) it is registered (#ZA031019) with the Information Commissioner's Office. Please visit www.cambridgefx.com for more details and more information on Cambridge's legal, regulatory and privacy statements and terms of use. The foregoing information is provided as information on Cambridge Global Payments and does not provide any promise, warranty, covenants, agreements or guaranty. The information is confidential and cannot be shared without our permission. The information is of a general nature and does not take into account your financial objectives, financial situation or needs, and you will need to decide yourself whether our products are appropriate for you. If your business is located in Australia, please read the PDS and FSG before making any financial decisions.