

Press release

Sell currency well. Social transactions like a bulletin board

It is a method which is quickly gaining recognition. You post your offer and wait for a buyer. It is not the bank who decides on the exchange rate, but you. You can find very competitive offers. And all you need to invest is time.

Your wife found a terrific last minute holiday offer and you're going to Greece. Having been given a very good rate, you bought some euros. A lot of euros. After all, you don't want to limit yourself when on holiday. You pack your bags and grab your shorts and a couple of t-shirts. Great.

- *What about a raincoat?* - asked your wife.

You tap the side of your forehead. (- A raincoat on Crete. I don't think everything is OK with her mind - you say to yourself).

- *Honey, raincoat on Crete? Why?* - this is the official version of the previous sentence.

Maybe someone should see a specialist...

Now, it is hard to say who is more 'mentally unstable'. Maybe, it is you who 'didn't listen, as always', or maybe it's her who 'got it wrong again'. Anyways - you're going to London and you have lots of euro to sell and you obviously will not cover the cost of the rate spread for the second time. You don't care that it's really low in the offer of the online currency exchange office. You won't let somebody earn on you again.

Or maybe it's different? Maybe you left for the United States and worked as an au pair for a year, looking after a 4-year-old during the daytime and making burgers in the evening at McDonalds. You saved money and after a year gained quite a big sum. For a couple of years, you kept it in a currency account and now, have decided that it is time to think about getting your own place. You take your time. You can wait, but you don't enjoy dinners at home like you used to and the estate agents say flats won't get any cheaper.

The decision has been made. You will sell your dollars and by adding some of your money, you're getting a studio flat. You check the exchange rate at the bank and shake your head in disbelief. You aren't going to settle for that. You won't go to a high-street currency exchange office as their prices aren't any better and your grandma tries to scare you with robbers. Now you're angry.

More and more stories can be told. Sometimes, revolutionary changes at work cancel holiday plans, sometimes it's health issues and sometimes happy events we don't want to miss. It can also be totally

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different. It might be the long awaited trip to Japan or we might be gearing up for our child's student exchange, which will start in a few months.

We have already got used to online currency exchange offices offering more competitive exchange rates than traditional currency exchange offices and banks. Additionally, we can also consider one more solution, which is rapidly gaining recognition - social currency transactions. The clients who exchange currency using this transaction type, do not pay the additional rate spread cost.

What is rate spread? It's the difference between the buy and sell currency exchange rate. It is what banks and high street currency exchange offices make money on as the buy rate is always lower than the sell rate. The amount of this difference is paid by the customer.

Example: Two weeks ago you bought some euros at 4.10 PLN. You can sell the money at this rate only using social transactions. On that exact day or some time later. It is possible despite the fact that the rate has been long changed to your disadvantage.

How to do it? You can top up your currency wallet online, select the currency you want to buy or sell and then set the exchange rate. That's all. Then you go to work/ to the beautician/ to a lecture or to the gym or on holiday. If there is someone willing to accept your offer, the transaction will be executed and settled automatically. If not, your offer will be active for as long as you wish it to be.

- Social transactions is a trend which is becoming more and more popular, not only regarding currency exchange, but also on the capital markets. We know that our customers use them when it's convenient for them. When time is at stake, they will use our traditional transaction types. This is why social transactions are free of charge, no fees or commission. For ever. This is something our competition does not offer - said Kamil Sahaj, Cinkciarz.pl marketing manager.

He then added: - Basically this method is rewarding for patient customers. Moreover, TOP 20 is an interesting option, where the most attractive offers of all the users can be found. It's easy to choose the best one, but it also demands some reflexes as the best offers disappear quickly. First come - first served - added Kamil Sahaj.

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INFORMATION ABOUT THE BRAND

Cinkciarz.pl provides online FX services, using state-of-the-art FX technology for everybody, including individuals, entrepreneurs, travellers and those repaying loans in foreign currencies. Cinkciarz.pl presents the most favorable rates of all the 24 currencies in its offer. Categories of services offered are: online currency exchange (in three transaction models) and currency cards. The transactions can be concluded via internet transfers from any bank account 24/7. Cinkciarz.pl is the first FX company in Poland to join the SWIFT organization which includes only the largest banks and financial institutions. The company is also amongst Bloomberg data and analysis suppliers. Cinkciarz.pl EUR/PLN forecasts have been awarded first place in the world for four consecutive quarters in Bloomberg's rank Best EMEA Currency ForecastersQ3 2013 and the first place for the CZK/EUR and ZAR/USD forecasts for the first three quarters of 2014.

For additional information contact:

Kamil Sahaj
Marketing Manager
ks@cinkciarz.pl
+48 726 666 633

Kalina Stawiarz
PR Specialist
kst@cinkciarz.pl
+48 726 666 644

Cinkciarz.pl Sp. z o. o.
C | Sienkiewicza 9 | 65-001 Zielona Góra
B | Jerozolimskie 123a | 00-965 Warszawa
press: www.cinkciarz.pl