SportsFX

A GUIDE FOR PROFESSIONAL ATHLETES

Your Cross-Border Currency Playbook

What every athlete earning across borders needs to know, and the partner who handles it.

11 YEARS IN ATHLETE FX

$1B+ IN TRANSFERS MANAGED

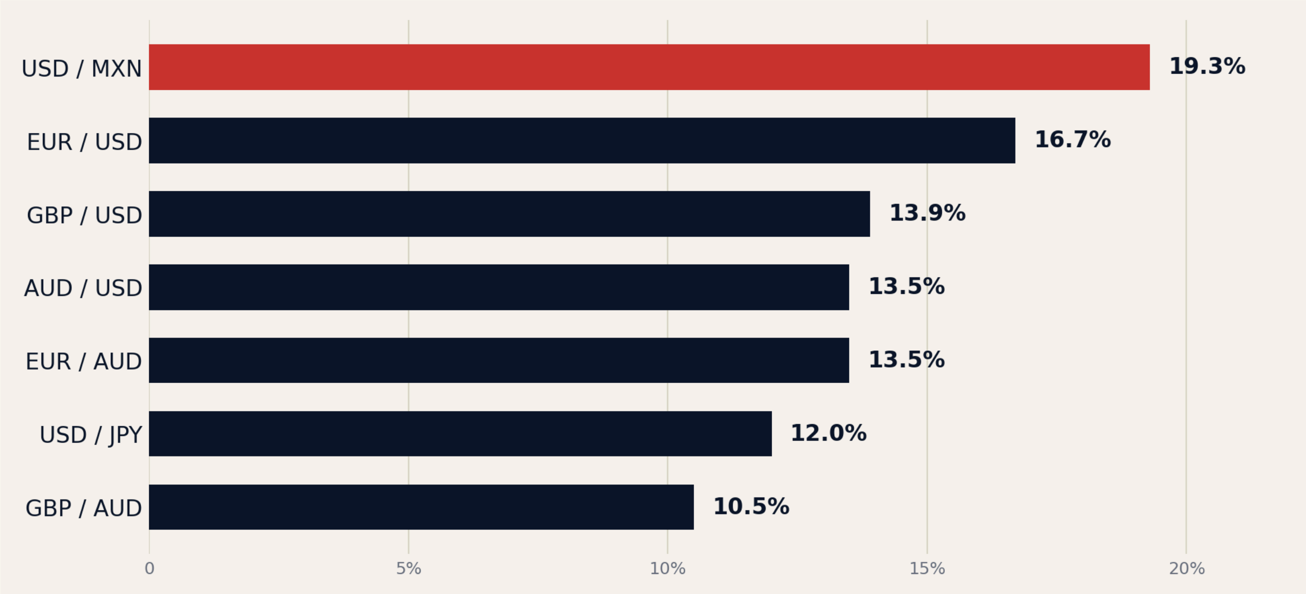
OFFICIAL PARTNER
FIFPRO · PFA · RLPA · FCA

The Currency Partner for Professional Sport

THE PROBLEM

You are probably taking a silent pay cut.

Your contract is signed in one currency and spent in another. Between the two sits a market that can quietly take 5 to 15% of your year's income before it reaches you. It never shows up as a fee on any statement.



Major currency pairs moved 10 to 19% between their 2025 highs and lows.

WHAT ONE 2025 MOVE COSTS ON YOUR CONTRACT

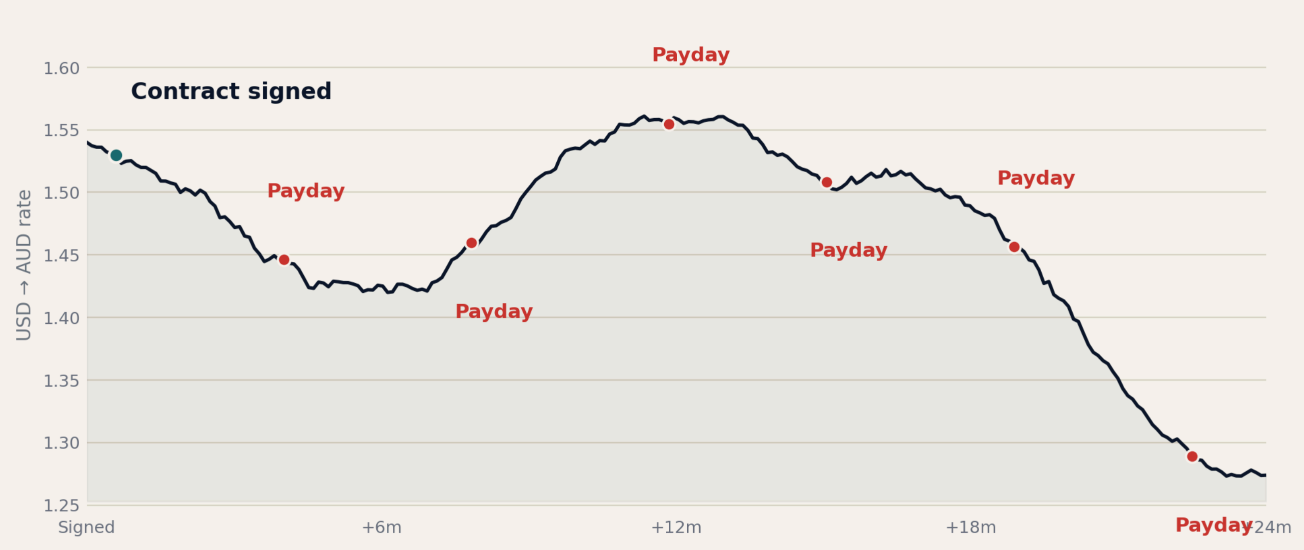
	GBP/USD 13.9%	EUR/USD 16.7%	USD/MXN 19.3%
$500K	$70K	$84K	$97K
$1M	$139K	$167K	$193K
$2M	$278K	$334K	$386K
$5M	$695K	$835K	$965K

On a $1M contract, a single 2025 move put close to $200,000 in play.

And the bank's rate is not the rate. Banks and cards bury another 3 to 8% inside the exchange rate itself, invisible as a fee, on every wage, transfer and card swipe abroad.

WHERE IT LEAKS

Same contract. Every payday a different rate.



1 **The payday lottery**

Your salary converts at whatever rate the bank gives that morning. Some months you gain. Some months you lose thousands, and you never had a say.

What to do: Ask what spread your bank applies. If nobody can tell you, it is hidden, and it is usually 3 to 5%.

2 **The lump sum**

A signing fee, transfer settlement or prize payment swings 10 to 20% between the deal and the payment. On $1M that is six figures.

What to do: For any lump sum landing within 12 months, lock the rate now with a forward contract.

3 **The everyday 3%**

Your home-country card carries roughly 3% on every transaction abroad, every day of the season. Small each time, large by the end of the year.

What to do: A multi-currency account removes the per-transaction margin entirely.

4 **Getting paid at all**

The club can only pay in its own currency and you have no account for it, so the money lands late, light, or stuck.

What to do: Confirm you can receive the club's currency before day one. A dedicated account fixes it.

5 **Reacting instead of planning**

With no plan tied to your contract, every payment is exposed to whatever the market does that day.

What to do: Put a written currency plan against your payment schedule before the first wage lands.

THE FIX — WHAT BANKS & APPS DON'T OFFER

Four tools, built for contract money.

Forward contract

Lock today's rate on income arriving up to 12 months out. For your fixed salary and signing fees.

Limit order

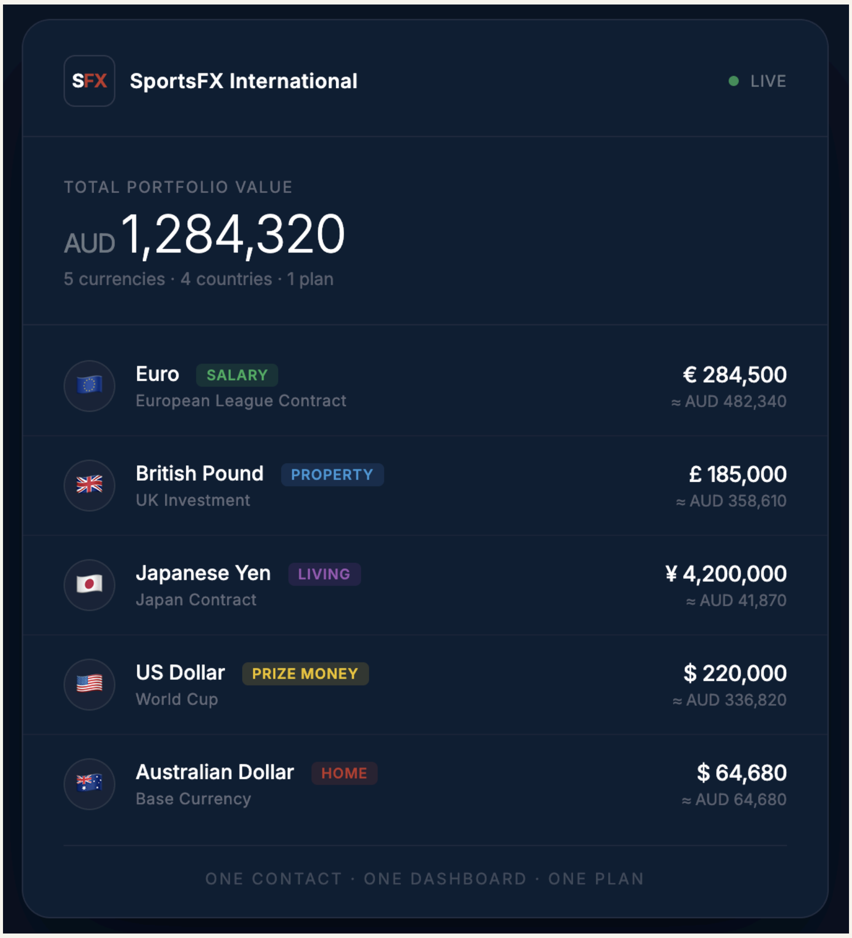
Set a target rate above the market and it triggers automatically, day or night. For transfers that are not urgent, prize money and savings.

Multi-currency account

Hold and receive in 30+ currencies and send to 180+, with no forced conversion. For running a life in more than one country.

Dedicated collection account

Get paid on time in the club's currency, in your own name, set up fast, even before local banking is live.



PROOF

Real contracts. Real numbers.

A PLAYER LIKE YOU · 2024–2025

$107,080 more kept, same salary

A limit order at 1.5200 on a $900K transfer triggered in the November volatility, adding $27,000. A forward contract at 1.5835 on the $1.1M July settlement locked the rate before the market dropped to 1.5107, adding $80,080.

Not market timing. Strategy.

ASSOCIATION · SINCE 2023

$300,000+ returned to members

Official Currency Partner to the PFA since 2023. 60+ players supported, including 20+ national-team members, with FX turnaround cut from a week to one or two days. Conversion savings average over 4% on USD to AUD, and fees on small payments like education grants were removed entirely.

Education first. Execution second. Player protection always.

WHY THIS MATTERS FOR YOU

Nobody in your corner is short of opinions on your contract. Very few are watching what happens to it between the club's account and yours. That gap is where the money goes, and it is the only thing we do.

TRUSTED BY THE PEOPLE WHO PROTECT THE PLAYERS

FIFPRO Asia/Oceania *Professional Footballers Australia* *RLPA* *Football Coaches Australia*

SportsFX

WHO RUNS IT

Eight years to earn the trust.

Chris Broadfoot called the PFA when he first left the game, certain there was a better way for players to move their money. They were with someone else. He tried again in 2018, and in 2020. In September 2022, they finally called him. Today SportsFX is official currency partner to FIFPRO Asia/Oceania, the PFA, the RLPA and Football Coaches Australia, with 11 years in athlete FX and over $1B in transfers managed. A former professional footballer, and the same person from the first call to the last trade.

HOW THIS WORKS WITH YOU

We do not manage your money and we do not replace your agent or your accountant. We cover the one gap nobody else is watching, which is what the market takes between the club's account and yours. You keep every other relationship. You keep more of what you earned.

REGULATED INFRASTRUCTURE ACROSS FOUR MARKETS

APAC	UK & EU	AMERICAS	MENA
Ebury	Sciopay	Monex USA	SportsFX Intl
ASIC · AFSL 520548	FCA · HMRC MSB	FinCEN · ACH	Dubai · FZCO

$275B of partner FX volume behind every trade.

Let's look at your contract.

No fee, no obligation. Twenty minutes. We model the exposure across your payment schedule and tell you plainly whether there is a strategy worth running.

calendly.com/chrisbroadfoot/30min · chris@sportsfx.co

BOOK A REVIEW