SportsFX

A GUIDE FOR ADVISORS, AGENTS & CPAS

The Cross-Border Currency Playbook

What every advisor to a globally-earning athlete needs to know, and the partner who handles it.

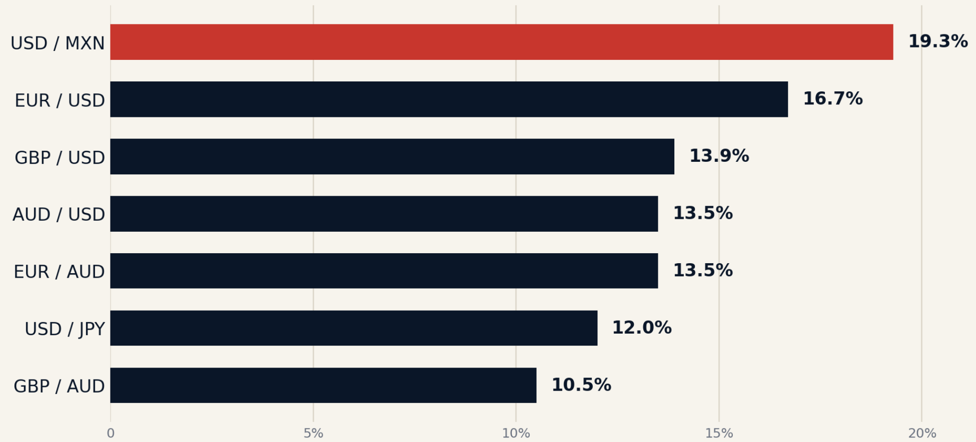
11 YEARS IN ATHLETE FX	$1B+ IN TRANSFERS MANAGED	OFFICIAL PARTNER FIFPRO · PFA · RLPA · FCA

The Currency Partner for Professional Sport

THE PROBLEM

Most athletes take a silent pay cut.

An athlete's contract is signed in one currency and spent in another. Between the two sits a market that can quietly take 5 to 15% of a year's income before it reaches them, and 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 A CONTRACT

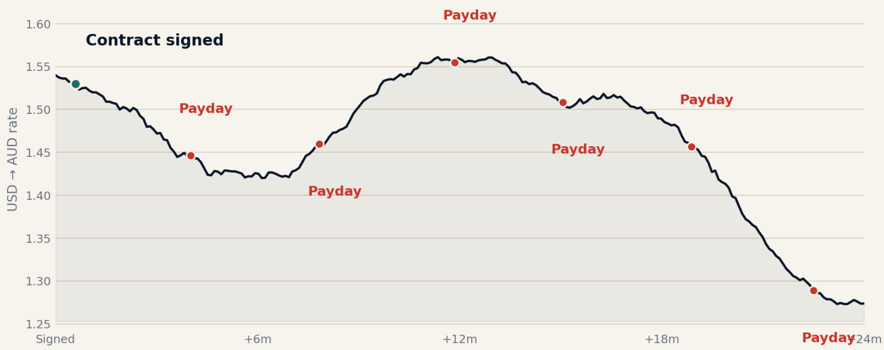
	GBP/USD 13.9%	EUR/USD 16.7%	USD/MXN 19.3%
$500K	$70K	$84K	$97K
$1M	$139K	$167K	$193K
$2M	$278K	$334K	$386K
$5M	$695K	$835K	$965K

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**

A salary converts at whatever rate the bank gives that morning. Some months your client gains, some months they lose thousands.

Solution: Ask what spread the bank applies. If nobody can say, it's hidden, and usually 3 to 5%.

2 **The lump sum**

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

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

3 **The everyday 3%**

Home-country cards carry roughly 3% on every transaction abroad, every day of the season.

Solution: 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 your client has no account for it, so money lands late, light, or stuck.

Solution: Confirm they can receive the club's currency before day one; a dedicated account fixes it.

5 **Reacting instead of planning**

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

Solution: Put a written currency plan against the 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 fixed salaries and signing fees.

Limit order

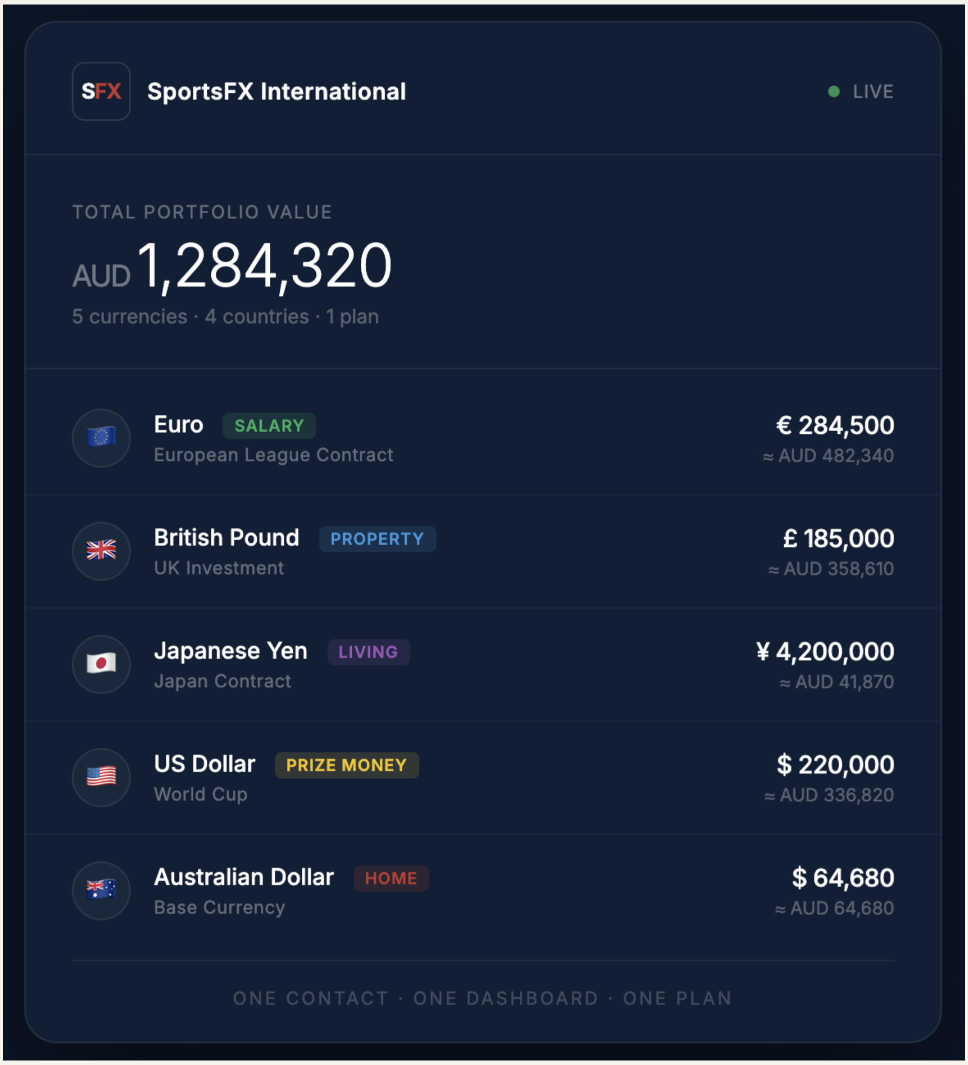
Set a target rate above the market and it triggers automatically, day or night. For non-urgent transfers, prize money and savings.

Multi-currency account

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

Dedicated collection account

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



PROOF

Real contracts. Real numbers.

ATHLETE · 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. Member protection always.

INSTITUTIONAL · 2-YEAR FORWARD

€11M secured, profit protected

A client selling into Europe in EUR and paying suppliers in USD priced margins at 1.08. By the time contracts were live, the market sat at 1.17. We structured a two-year forward at 1.17, locking nine cents of buffer. EUR/USD then ran to 1.20 and fell to 1.04. The downside was eliminated for two years.

The same structure applies to staged capital calls and club acquisitions.

TRUSTED BY THE PEOPLE WHO PROTECT THE PLAYERS

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

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 ADVISORS WORK WITH US

We do not touch assets under management and we do not compete with what you do. We cover the one gap your clients can't see. You keep the relationship, your client keeps more of what they earned, and you look good for bringing it to them.

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.

Request a no-fee exposure review on one client.

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