



SAFEGUARD FUNDS, UNLOCK LIQUIDITY AND ENHANCE CASH FLOW

FIDUCIARY SOLUTIONS THAT ARE SECURE, ACCESSIBLE AND OPTIMISED.

Gain access to a minimum AA-Central Bank exposure in a bankruptcy remote structure by placing your funds into a Fiduciary account with Banking Circle.

Banking Circle's fiduciary arrangement ensures your funds—and your customers'—are safeguarded in a bankruptcy-remote fiduciary structure, with full operational access during banking hours. Earn competitive interest in up to 24 currencies, and enjoy seamless cash flow management—powered by a suite of tailored solutions.

Maximise security and access



- **Minimum AA- Central Bank exposure.**
- **Same-Day Liquidity.** Access funds within European banking hours. Cut-off for funds instructions is CET 17:30 CET. Funds are available again the next working day at 7:00 CET.

Multiple currency deposits with attractive interest rates



- **Frictionless diversification.** Fiduciary Accounts in up to 24 currencies.
- **Optimise returns on idle balances.** Receive interest based on the currency of the Fiduciary Account.

Automated cash management with FlexLiquidity



- **Effortless cash flow management.** Automated vs manual cash management between your Banking Circle accounts.
- **Rule-based optimisation.** Smart rules that streamline operations and ensure secure, time-based sweeps to designated accounts.

Banking Circle powers global banking and payment services with modern back-end rails and a world-class API. Headquartered in Luxembourg, Banking Circle Group has branches in Denmark, Germany, Norway, Sweden and the UK, subsidiaries in Australia, Liechtenstein and Singapore and a 'sister' banking entity in the US, with more growth to come.

NEXT GEN BANKING. POWERED BY THE LATEST TECHNOLOGY.

bankingcircle.com