Send & spend seamlessly

We'll help you save on all your payments to or from Spain

Trustpilot



About us

Established in
1996

650+
currency experts

Tailored
payments solutions

Market-leading
currency transfer service

Excellent rating
on Trustpilot

30+ offices
across four continents

+40
currencies to
+120
countries

Authorised in the EU
Bank of Spain
reg. number 6716

Multi
award-winning
customer service

More than
500,000
customers

€11bn
transferred annually

24/7
online transfers

A smarter way to send money overseas.

When people need to exchange currencies, perhaps to buy a property or move monthly payments such as pension income, they tend to go through their banks.

However, banks often offer poor exchange rates and charge transfer fees, and they provide a limited service.

Many people are unaware that they could get more money by working with a specialist currency broker, such as Currency Concierge.

We offer excellent exchange rates and don't charge transfer fees, so our customers always get a great deal. In addition, we provide a range of transfer options paired with expert insights and support.



Why us?

Whether you're selling your property in Alicante or looking forward to soaking up the sun in Málaga, it's important to make the most of your currency transfers.

We've helped thousands of people move money to and from Spain over the years, and with branches across the country we're never far away if you need us.

With our team of currency experts and our unique partnership with CaixaBank, you'll benefit from:

- Excellent exchange rates
- A range of transfer options
- Personal support
- Regular currency insights
- No transfer fees or landing fees
- 24/7 currency transfers

How it works



Create an account

Opening an account is easy, fast and free. You can call us, visit our website, or nip into your nearest branch.



Secure a great rate

You can check live rates online or by app 24/7, or talk through your options with our team. Once you're happy you'll agree your rate - with no transfer fees.



Make your transfer

Finally, all you need to do is send us the funds, either by card or bank transfer. As soon as we receive the money we'll send it to your designated account.

Our products

We offer a range of straightforward, flexible services to help you move your money from one place to another.

Spot contract

Send money right here, right now. Agree your exchange rate, pay us and the money will be in the destination account on the same day.*

Forward contract

The currency world's version of 'buy now, pay later'. Just give us a small deposit and we'll hold the exchange rate for up to a year.**

Rate alerts

Set up email and SMS alerts and we'll let you know as soon as your target exchange rate is met.

Regular transfers

If you have regular transfers to maintain, you can set up a Direct Debit and we'll automatically make a transfer on your behalf each month. We can even fix your rate for up to a year if you'd like to lock it in.

Online services & mobile app

Taking control over your currency needs and transferring on the go is easy. All you have to do is log in on your PC, laptop, tablet or mobile and you will access all of our services 24/7.

Limit orders

If you've got an exchange rate in mind, and time is on your side, a limit order can be really useful. Tell us your target exchange rate and, as soon as that rate is hit, we'll make the transfer for you.

Multi-currency debit card

Spend seamlessly in 200+ countries at great exchange rates (wherever Mastercard® is accepted). Withdraw funds from ATMs and track your spending with instant notifications, all with no monthly card fees.

EUR local currency account

Send and receive payments seamlessly from a free EUR account in your name, with a unique account number.

*Based on sending pounds to euros, with payment made before 1.30pm on a weekday. After 1.30pm will result in a next-day payment. When sending euros to pounds, cleared euro funds with Currency Concierge before 2pm UK time will ensure GBP will be in your UK bank account the same working day. After 2pm UK time, the payment will be credited the next working day.

**Currency Markets are always moving. Fixing the exchange rate today means that you may not be able to take advantage of a better rate later.

Getting your timing right

At Currency Concierge we understand that timing is everything when it comes to ensuring you maximise the returns on your transfers. But this is easier said than done! Exchange rate volatility can make it difficult to pick the right time to make your transfer.

Take a look at the table below to see the difference this could make on a £250,000 transfer at levels struck by GBP/EUR over the past five years.

€1.08	€1.12	€1.16	€1.21
€270,000	€280,000	€290,000	€302,500

Fortunately, Currency Concierge offers access to a range of tools which could help you limit your exposure to currency volatility and time your transfer for when it will be most favourable for you.

Trustpilot

> Very pleased with the handling of our transfers from Spain to Sweden when selling our apartment. Smooth and secure. Swedish speaking also made a huge difference. Also a betted exchange rate and no extra fees compared to using our Spanish Bank.
>
> **- Håkan.**

> Great company! I have used Currency Concierge for 20 years to move funds between the UK and Spain and their service has been excellent, highly recommend them.
>
> **- Alf M.**

Ways to transfer

We’re here to help you make transfers on your terms.

Over the phone

Arrange your transfers with the support of your personal Account Manager.

Online

Use our handy online service to check live exchange rates, make 24/7 transfers and set rate alerts.

App

Make currency transfers, securely add recipients and track your payments anytime, anywhere with our handy app.

Multi-currency debit card

Spend in over 200 countries and withdraw money from ATMs, hassle-free.

EUR local currency account

Send and receive payments seamlessly from a free EUR account in your name, with a unique account number.



Simplify payments with a local currency account

Whether you're buying or selling property in Spain, managing rentals, transferring a pension, or earning income from abroad, our EUR local currency account offers all the benefits of a local bank account without the need for multiple accounts in different countries.

It's the smart, efficient way to handle your finances internationally.

Benefits of our local currency accounts:

- **Unique IBAN and account number:** Send money with your own dedicated IBAN
- **No monthly fees:** Control finances with no hidden or recurring charges
- **Instant transfers:** Move funds between accounts & wallets without delays
- **Security and simplicity:** Enjoy bank-level protection for your funds
- **Multi-currency debit card:** Send and spend from your EUR account like a local
- **Seamless payments:** Send and receive EUR payments easily

Wanting direct debits, instant local payments or wire payments? Those features are coming soon! Upgrade your account today and we'll let you know as soon as they become available.

Discover a better way to pay

If you live in Spain, are moving to the country or travel overseas, our multi-currency card is the simpler, safer way to spend in over 200 countries at great exchange rates.

- Free to order with no monthly card fees
- Store the most popular currencies (including GBP, EUR, USD, AUD, SEK, NOK, DKK, CAD, AED and PLN) and spend directly from your wallet
- Withdraw cash at great exchange rates
- Track your spending and freeze/unfreeze your card through our app
- Use with Apple Pay and Google Pay

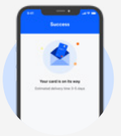
How it works



Download the app

Download our app from the App Store or Google Play.

Download



Order your card

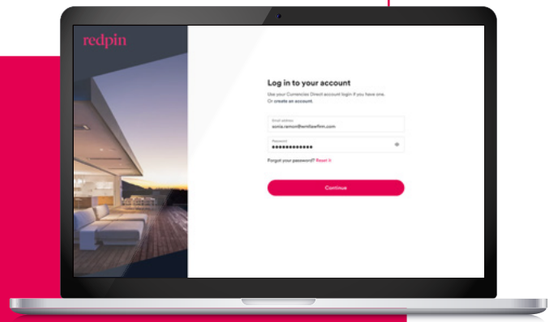
Open the app, tap 'Card', and follow the prompts to order. Your card will be delivered within 3-5 working days (UK) or 7-10 working days (EU).



redpin

Streamlined, secure property transactions.

Speak to your real estate agent or solicitor about using **Redpin** - built by Currency Concierge.



At Currency Concierge, we've spent nearly 30 years simplifying international payments. With many transactions tied to real estate, we understand the challenges buyers and sellers face in complex property deals.

That's why we created Redpin – a property-focused control centre that simplifies, secures, and streamlines multi-party, multi-state, and multi-currency transactions.

Redpin gives you greater control, enhanced security, and unmatched flexibility – eliminating long bank delays, hidden fees, and last-minute payment headaches.

Your property. A game-changing solution.

Direct transfers

Funds are kept solely in client accounts, allowing direct transfers from buyer to seller. This eliminates the need for third parties (like lawyers, estate agents and notaries) to handle funds.

Stay in control

Log in to your account 24/7 to make swift, secure transfers, track payments and view your transaction history. Your personal account manager is also on hand whenever you need them.

Increased security

Enjoy secure communication of account information and avoid exchanging sensitive information in unsecured and hackable emails.

Gain instant access to your funds*

Access your funds immediately at the notary signing – saving up to 5 days for bankers or deposit drafts to clear.

No repatriation fees

Eliminate fees associated with repatriating funds, allowing property sellers to retain the full value of their transaction without additional costs.

Avoid hefty fees

Redpin is free and eliminates hefty charges, potentially saving you thousands.

*The transfer of funds between buyer and seller can be instant if both are using Redpin.

Selling up?

If you are looking to repatriate the funds from the sale of your Spanish property, you could save money thanks to our exclusive partnership with CaixaBank.

Spanish banks usually levy additional changes when transferring your money out of Spain. Typical bank charges are an average of 1.25% of the payment for the deposit of a banker's draft, plus a transfer fee.

However, our partnership with CaixaBank means you won't be charged a penny when depositing a banker's draft, in addition to not being charged additional fees to execute your transfer.

Assisting with the sale

We can also provide assistance during the sale process, including direct payment of banker's drafts into your Currency Concierge account at any of our branches located across Spain. Our team can also assist at your notary for added convenience.

Funds can be held in your Currency Concierge account and transferred at a time that suits you.

Additionally, our multilingual team ensures smooth communication throughout the transaction.





Contact your local branch

With 20+ local branches across Spain, we're always here when you need us.

Find your closest branch







Want to find out more?

Contact your local branch for further information.

Get a free quote

© Currency Concierge Ltd, One Canada Square, Canary Wharf, London E14 5AA, United Kingdom. Registered in England & Wales, No.: 03041197. Currency Concierge Ltd is authorised by the Financial Conduct Authority as an Electronic Money Institution under the Electronic Money Regulations 2011. Our FCA Firm Reference number is 900669.

Our EU services are provided by Currency Concierge Spain.

© Currency Concierge Spain, E.D.E., S.L., Avenida del Mediterráneo, 341, Local 3, 04638 Mojácar, Almería, Spain. Registered in the Commercial Registry of Almería under the Spanish tax ID number B04897930. Currency Concierge Spain, E.D.E., S.L. is authorised by the Bank of Spain as an Electronic Money Institution under Law 21/2011 of 26 July and Royal Decree 778/2012 of 4 May. Our registration number with the Bank of Spain is 6716.

Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated. Cards provided to EEA residents are issued by Transact Payments Malta Limited and cards provided to UK residents are issued by Transact Payments Limited pursuant to licences by Mastercard International. Transact Payments Malta Limited is duly authorised and regulated by the Malta Financial Services Authority as a Financial Institution under the Financial Institution Act 1994. Registration number C 91879. Transact Payments Limited is authorised and regulated by the Gibraltar Financial Services Commission. In the UK electronic money is issued by Currency Concierge Ltd which is authorised by the Financial Conduct Authority as an Electronic Money Institution under the Electronic Money Regulations 2011 (FRN: 900669). In the EU electronic money is issued by Currency Concierge Spain, E.D.E. ,S.L. which is authorised by the Bank of Spain as an Electronic Money Institution under Law 21/2011 of 26 July and Royal Decree 778/2012 of 4 May (Registration No: 6716).

SP20348EN