



The expat's FX playbook:

How to use Grey as your
digital account abroad

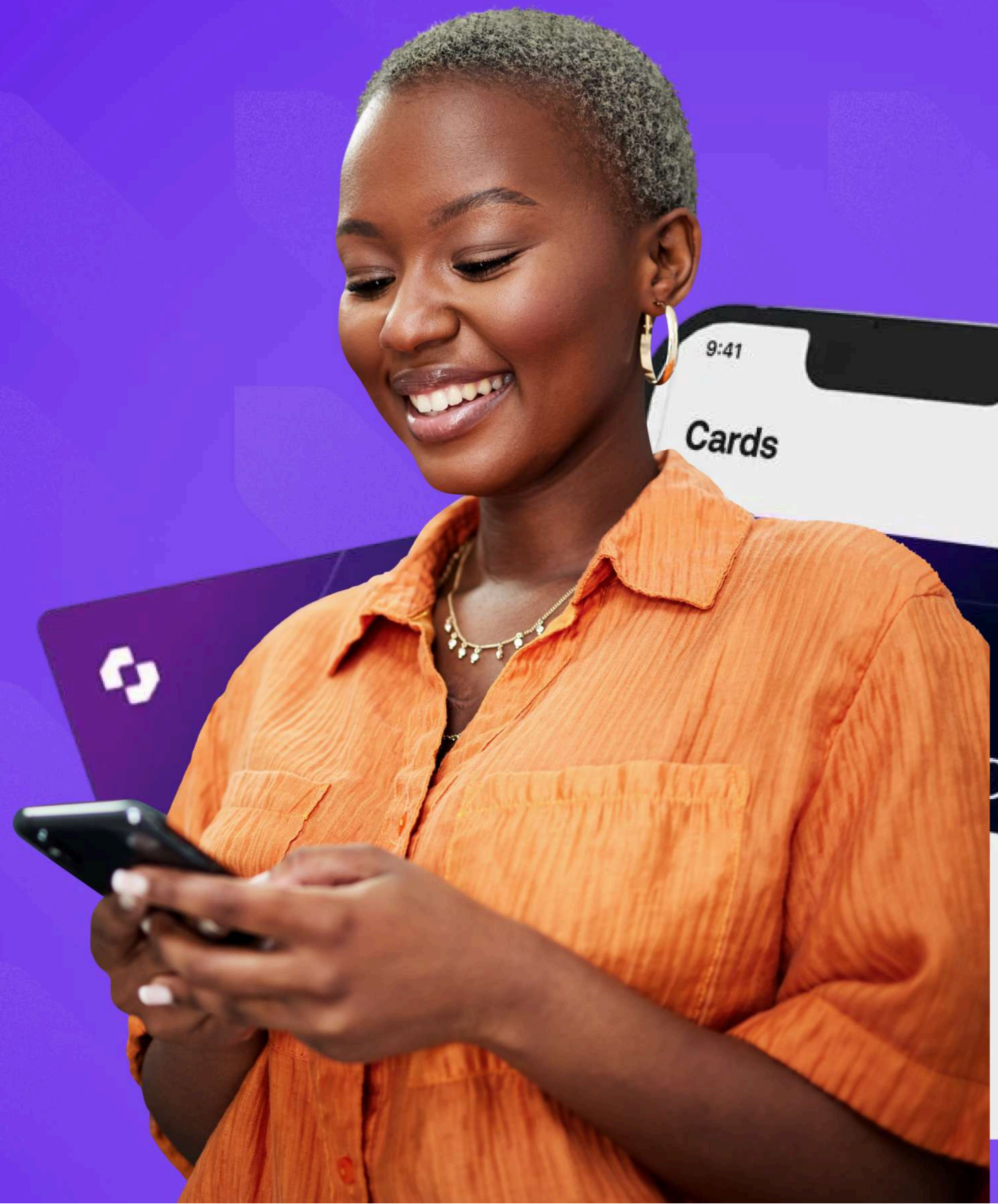


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Who this is for?

This playbook is built for the borderless generation. Whether you're new to Dubai or managing clients across time zones, this guide gives you the tactics to move your money smarter and faster.

For expats living in the UAE (especially Dubai)

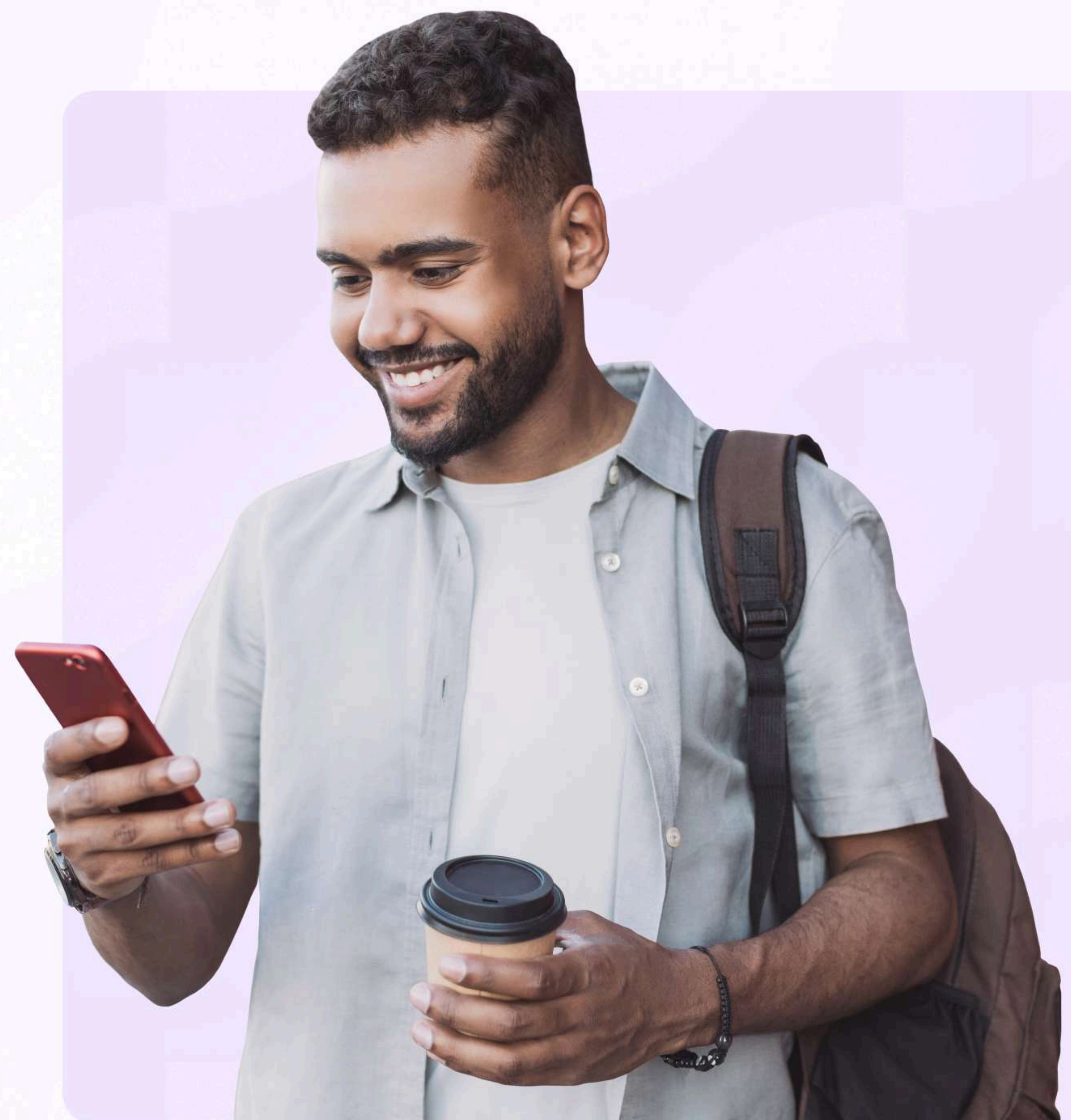
You've just landed, but the paperwork hasn't. Traditional banking here can feel like a puzzle of contracts, in-person visits, and residency requirements. This playbook is your shortcut to a fast and flexible banking setup that works from day one, with no waiting and no local sponsor required.

For remote professionals and freelancers

You get paid from everywhere. USD from a client in New York. EUR from a platform in Berlin. AED for a gig in Dubai. This is for you if you're done losing money to surprise foreign exchange (FX) conversions and platform restrictions. You need a low-fee way to access your income and spend it as you see fit.

For digital nomads and expat students

Your life crosses borders, so your account should, too. Whether you're studying in Abu Dhabi or working remotely from Bali, you need a mobile-first account that travels with you. One that plays nice with PayPal, Upwork, and global payments. This guide shows you exactly how.

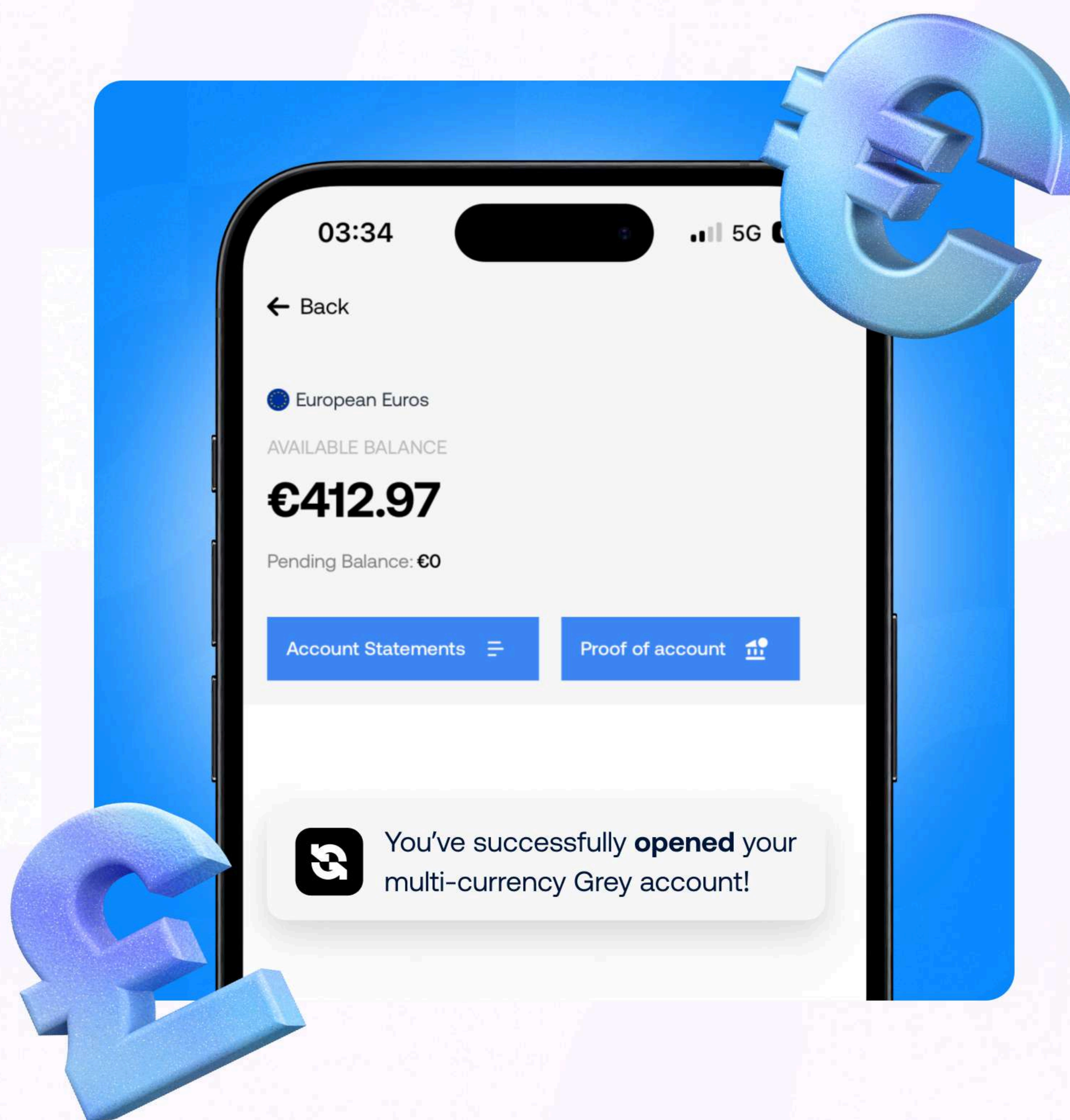


What you'll learn

This is a toolkit for real life abroad. Every section of this playbook is designed to help you unlock more value, spend smarter, and manage your money with confidence, wherever you are.

Inside, you'll learn:

- **How to open and use a multi-currency Grey account in minutes.** No paperwork. No in-person banking. Just a few taps to set up your USD, EUR, GBP, and more, ready to receive, hold, and convert on your terms.
- **Tips to reduce foreign exchange (FX) losses on income.** Learn when to convert, how to split your savings across currencies, and why timing your FX can protect your bottom line.
- **The best way to use virtual cards for shopping, subscriptions, and more.** Whether you're paying for Spotify, ordering on Amazon, or booking Airbnb, we'll show you how to avoid FX markups and card declines with Grey's digital-first setup.



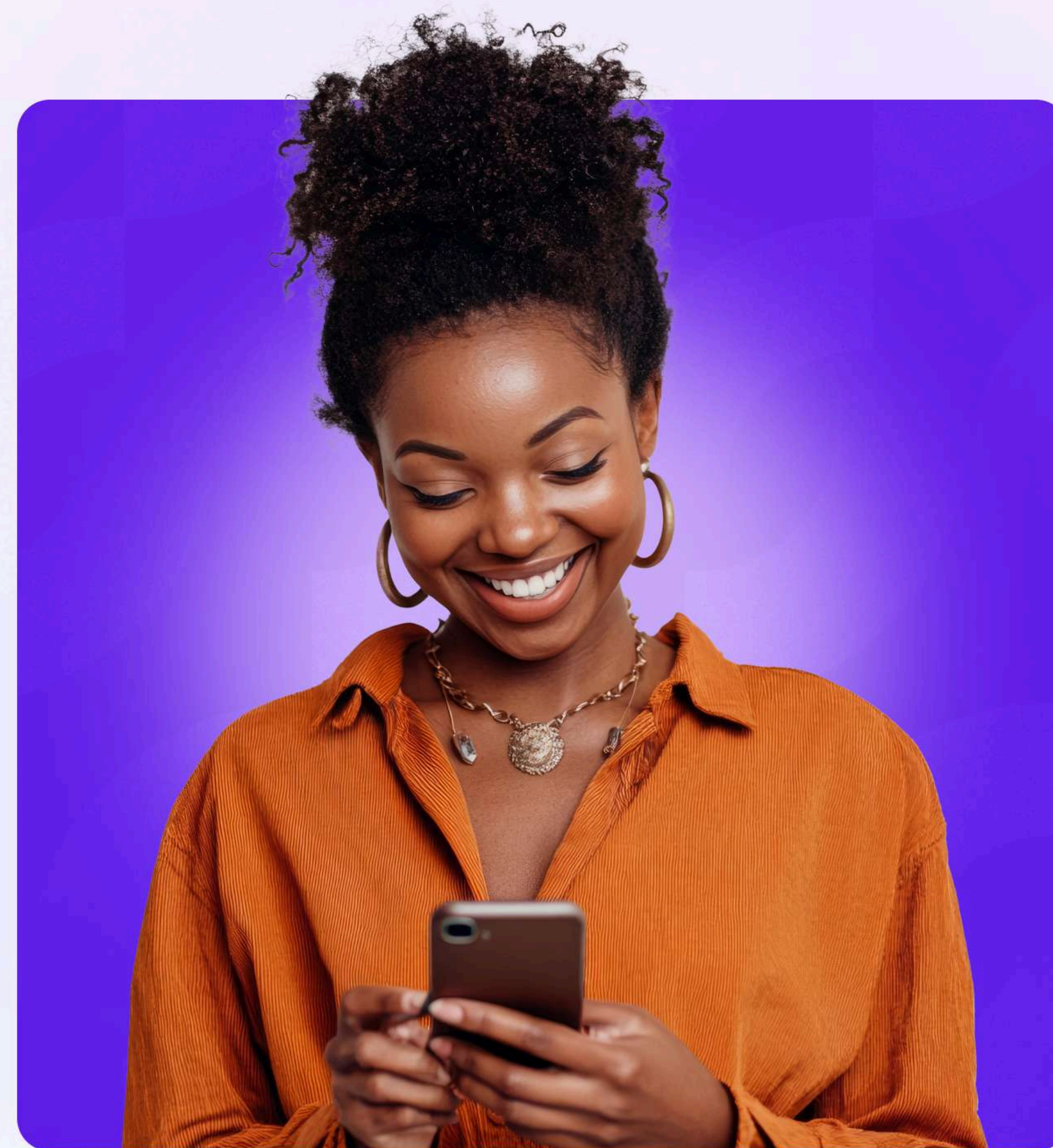
Executive summary

Banking abroad shouldn't slow you down. But for many expats, local banks make it more complicated than it needs to be. In-person visits. Endless paperwork. Some even require a job contract or local sponsor just to open an account.

This playbook cuts through all of that.

It's a tactical guide for expats, digital nomads, and globally mobile professionals who want smarter control over their money. You'll learn how to manage foreign exchange (FX) payments, avoid unnecessary fees, and use Grey's multi-currency bank accounts to spend and receive money, without borders.

From setup to savings, every section is designed to help you unlock real-world value in minutes.



Why banking abroad can be...a nightmare

Settling into a new country is hard enough. Managing your money shouldn't make it harder.

But that's exactly what happens for many expats. Local banks often require in-person visits, piles of documents, and in some cases, even a local job contract or sponsor. If you're freelance, remote, or still figuring things out, that setup can leave you locked out of your own money.

International accounts bring their own problems. Hidden fees, unpredictable FX losses, and regional blocks that stop you from accessing what you've earned. Even digital banks, built to be global, can fall short. Others struggle to onboard new users quickly, especially in high-intent regions such as the UAE or Africa.

Take it from Amir, a freelance developer who moved to Dubai in 2023. He needed to pay rent in AED, but his clients paid him in USD and GBP through PayPal and Upwork. Local banks asked for an employment contract that he didn't have. Meanwhile, FX losses continued to eat into his income. Once he switched to Grey, he was able to hold USD, convert it when the rate was favourable, and pay locally with no surprises.

With Grey, he took back his financial control

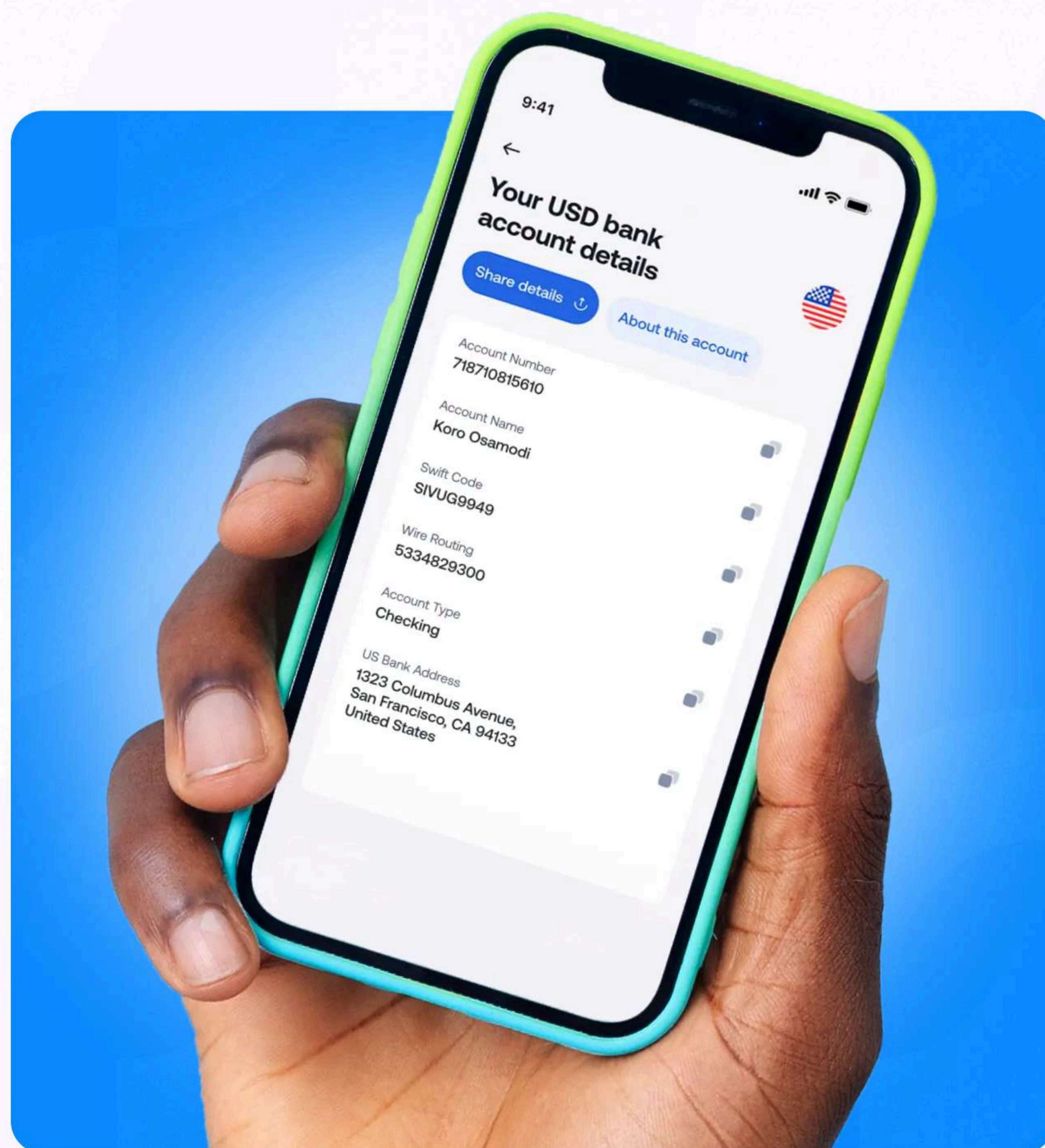
Smart expats guide



Smart expats take it a step further

- **Pre-convert bulk expenses** when FX rates are in your favor.
- **Split savings across currencies** like 50% USD and 50% EUR, to hedge against swings and stabilise your budget.

Grey makes that easy. This playbook shows you how.



DOWNLOAD GREY ON



PLAY 1

Set up your global account system

Why

You need banking access in the currencies you use without having to jump through local hoops. Grey gives you instant accounts in USD, EUR, GBP, and more, so you can start receiving money right away, even if you're new to the country.

How to

1. Go to grey.co.
2. Sign up using your email or phone number.
3. Verify your identity with a government-issued ID.
4. Instantly receive your multi-currency account setup, available in USD, EUR, GBP, and other currencies.

What you unlock

- Receive payments like a local from multiple countries
- Bypass traditional bank account requirements
- Start using Grey for all your future FX and transfers



PLAY 2

Receive income from anywhere

Why

Getting paid across borders shouldn't mean delays, missing money, or auto-conversions you didn't agree to. Platforms like PayPal and Fiverr often force currency switches or hold funds when local banks aren't supported. Grey gives you more control and faster access.

How to

1. Share your Grey account details directly with clients, platforms, or family.
2. Link your USD account to platforms like Upwork, Fiverr, and PayPal.
3. For European clients, use your Grey-issued EUR IBAN for direct payments.

What you unlock

- Avoid forced currency conversions from platforms
- Get paid faster, without the wait
- Keep your income in the currency it was sent — no double conversions, no losses



You've received **2000 EUR** from Carlos Martínez.



You've received **1800 GBP** from Chijioke Femi.



You've received **350 USD** from Sofia Rodríguez.

PLAY 3

Control FX conversions strategically



Why

FX rates shift every day. Most banks automatically convert your income on their schedule at their rate. That means missed opportunities and money left unclaimed. Grey gives you the power to choose when and how you convert, so you can protect more of what you earn.

How to

1. Monitor FX trends directly in the Grey app.
2. Convert only when the rate favours your currency goals.
3. Hold your money in its original currency (like USD) until you're ready to use it.

What you unlock

- Save 2–5% per transaction compared to PayPal or traditional banks
- Gain full control over your timing, budgeting, and cash flow
- Minimise the cost of living abroad through smarter FX moves

PLAY 4

Spend seamlessly across currencies

Why

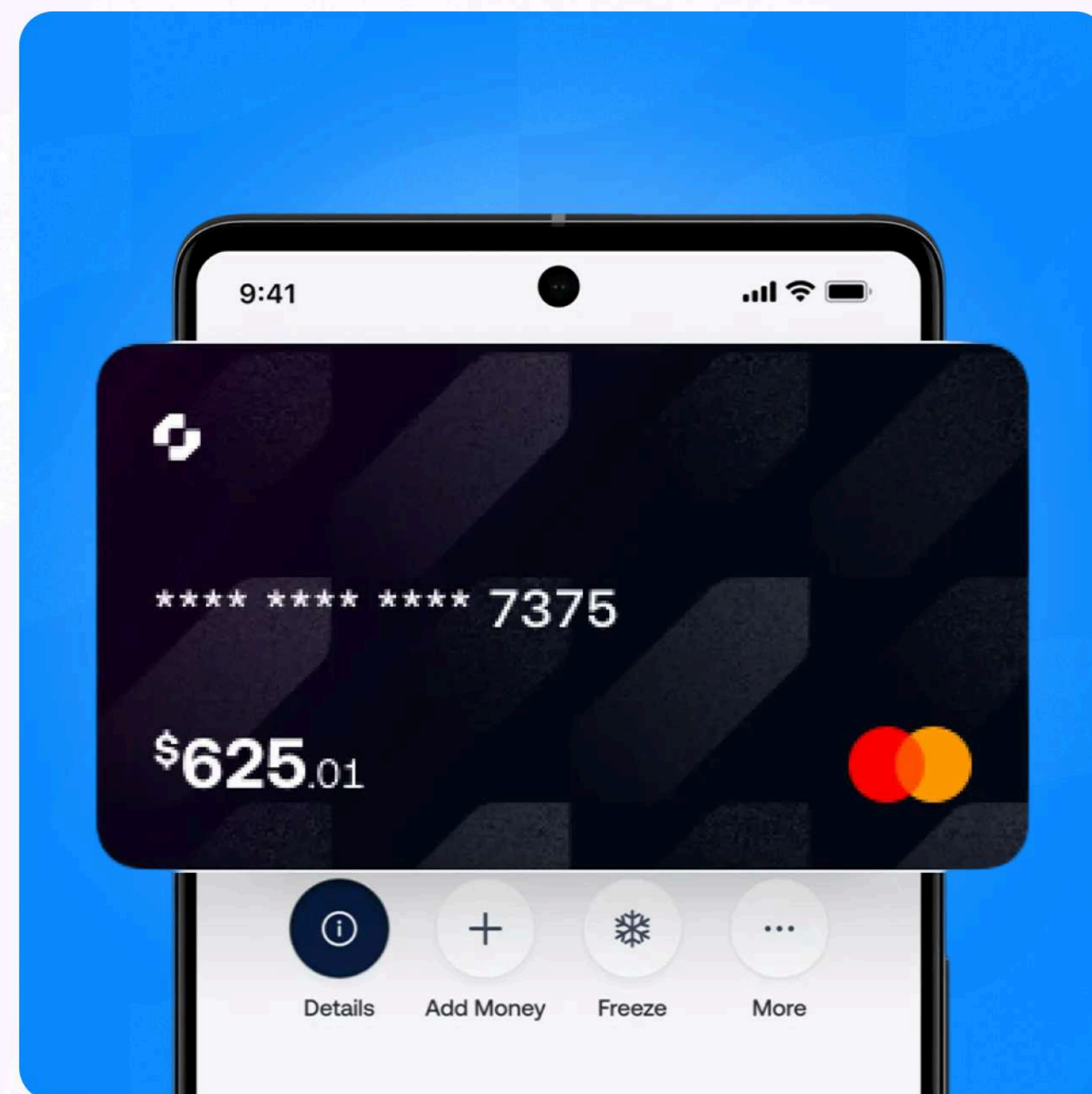
Expats encounter various issues when using physical cards abroad, including blocks at the point of sale, random declines, or exorbitant ATM fees. With Grey, you sidestep all of that by spending through a secure virtual card that always moves with you and matches your lifestyle.

How to

1. Open the Grey app and create a virtual Mastercard.
2. Use it for daily expenses: subscriptions (Netflix, Spotify, Apple), travel (Airbnb, Uber), or local services (Zomato, Careem).
3. Choose which account funds each transaction: USD, EUR, or whichever currency works best for the moment

What you unlock

- Global card acceptance with no currency mismatch or rejection issues
- No high ATM fees or sketchy foreign conversion rates
- Real-time tracking of your expenses in one clean dashboard





PLAY 5

Protect your budget from rate swings

Why

Earning in one currency and spending in another creates exposure you can't ignore. When FX rates shift, your income might cover less than expected, especially for recurring costs like rent or tuition. One bad conversion can throw off your entire month. With the right approach, you can lock in stability and peace of mind.

How to

1. Negotiate recurring expenses like rent, tuition, or retainers in the currency you earn.
2. Use Grey to hold and manage those payments in your income account.
3. Set reminders around FX trends so you're always ahead of key conversions.

What you unlock

- Stable, predictable budgeting across months and currencies
- More confidence in planning your finances long-term
- Less emotional stress from last-minute FX swings or surprise shortfalls

PLAY 6

Scaled with advanced tactics

Why

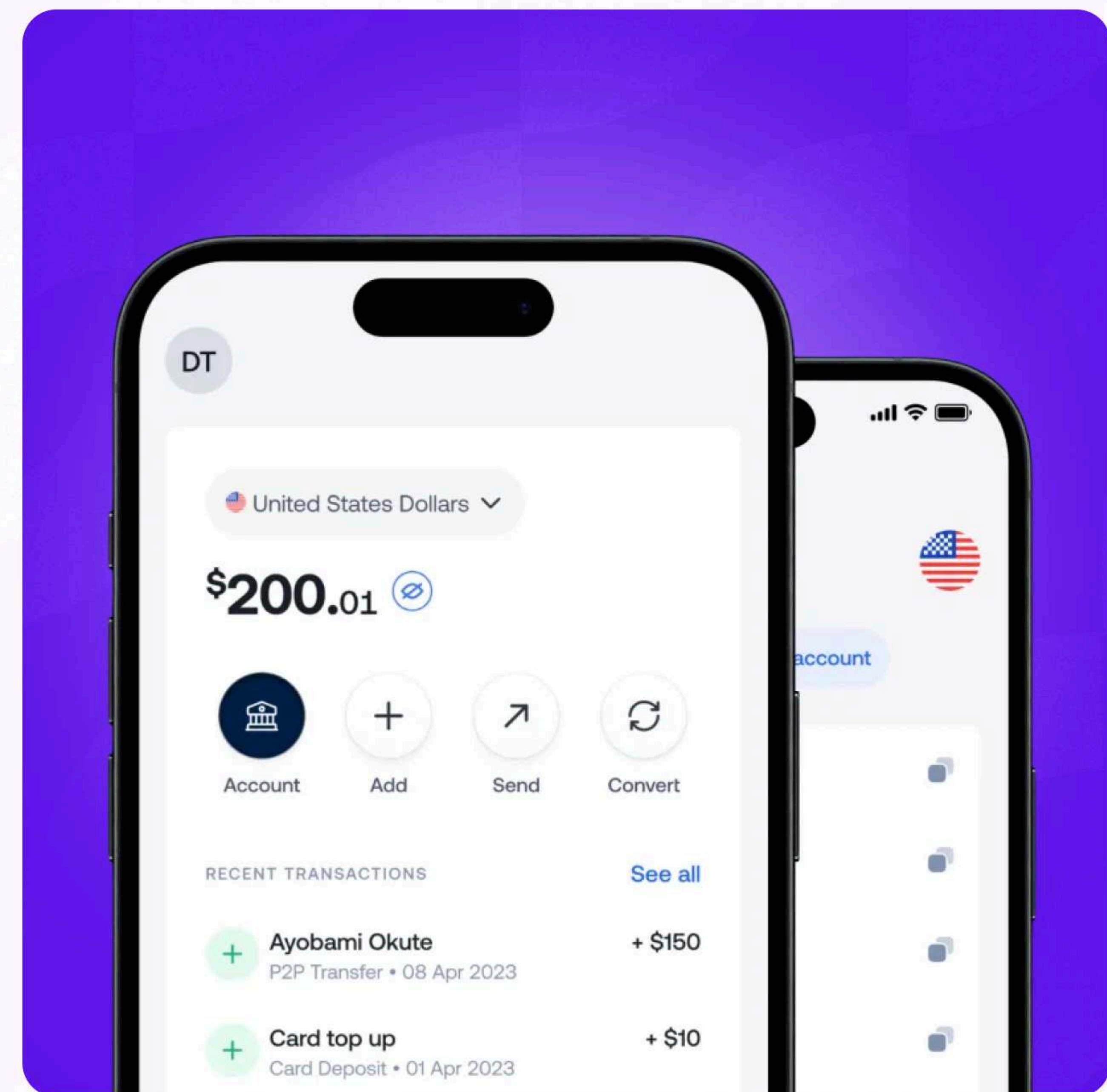
Once your global finances are stable, it's time to level up. Grey can be used for more than personal use. It's a full-stack financial tool for freelancers, consultants, entrepreneurs, and remote workers. It helps you scale across currencies and borders, without needing to change systems every time you move.

How to

1. Set up multiple income streams in your account: freelancing, consulting, remittances, and side projects.
2. Use Grey to manage business expenses, pay contractors, or issue invoice payouts.
3. Track income and spending across currencies with built-in reporting

What you unlock

- Centralised money management across personal accounts
- Tax-ready transaction history across currencies and clients
- A scalable financial base that adapts to your next city, client, or country



Grey in action with expats in Dubai and beyond

For many expats, getting paid is the easy part. Accessing that money without friction, delays, or losses is where the real challenge begins. These are the stories of expats and remote professionals who faced real friction, then turned to Grey to build smarter, faster, borderless money lives.

Jerry

Pain: Jerry works full-time and freelances for companies in Canada, the UK, and Finland. But for years, he was unable to receive his earnings under his own name. "When I was working and living in Malaysia, I received my salary through my brother's company. In Singapore, it was the same thing... I received my pay through my friend who stays [in the US]." He tried PayPal and Wise, but ran into freezes and lost money on FX.

How Grey helps: In 2022, Jerry found Grey. "With Grey, it's easier to convert currencies. I don't have to jump through hoops and all that because I was losing a lot of money in exchange rates." What started as a leap of faith became the core of his financial system. He linked his Grey account to client platforms and started receiving income directly.

"I now finally receive money in my own name."

Benefit realised: For the first time, Jerry receives and converts money in his own name, on his own terms. "It's been seamless... I've introduced three other people to Grey since then." The FX losses are gone. The delays are gone. And Jerry's freelance income now works as hard as he does.



Grey in action with expats in Dubai and beyond

Precious

Pain: Precious works as a product lead at a German fintech with markets in Kenya. He earns in euros but spends in naira and shillings, making cross-currency payments a daily challenge. "I didn't get paid for the first three months due to the back and forth with the domiciliary bank account." Nigerian banks delayed his salary, relying on slow intermediaries and unclear processes. Frustration grew fast.

"With Grey my payments come in early without any hassle"

How Grey helps: Out of frustration, he turned back to an old Grey account he had opened but never used. "I reactivated the account and tried it. Guess what? I got paid 24 hours later." No more delays.

Benefit realised: Since then, Precious has relied on Grey for consistent payments. "My payments come in early without any hassle." He's referred employees, colleagues, and even friends working for a competitor. "I've made about six referrals... Grey is very straightforward. It just really makes my life easier."



Grey in action with expats in Dubai and beyond

Adora

Pain: Adora freelances across China, Japan, and the UK, but she struggled for years to get paid without losing large portions of her income to fees and poor FX rates. "Changing money to Nigeria has been the hardest, most difficult, and most expensive thing that has happened to me." Her old process—"Wise → her UK bank account → Binance → Swap → her NGN account"—cost her both time and money. "With each transaction, I was losing money in fees and exchange rate discrepancies."

"I lost thousands to FX before I found Grey."

How Grey helps: A friend introduced her to Grey, and everything clicked. "I felt like God finally heard my prayers." She replaced her entire flow with a single streamlined system. "Now I do everything on Grey: the swaps, using the NGN accounts, the USD card, everything."

Benefit realised: Adora now manages all her freelance income through Grey, receiving USD payments directly and withdrawing to her local naira account when needed. "The process is so much faster and cheaper than traditional bank transfers," she explains. Grey gives her full control over how she receives and converts her international earnings. "Grey has been amazing for getting paid by my overseas clients."



Getting started takes 5 minutes

You don't need to visit a bank branch. You don't need a local contract. You don't need to wait five days.

All you need is your phone, your valid government ID, and 2 minutes.

How to open your Grey account

- ✓ Sign up at grey.co using your phone or email.
- ✓ Verify your ID with a quick, secure upload.
- ✓ Receive your USD/EUR/GBP accounts instantly.
- ✓ Start receiving money by sharing your account details with clients, platforms, or family.

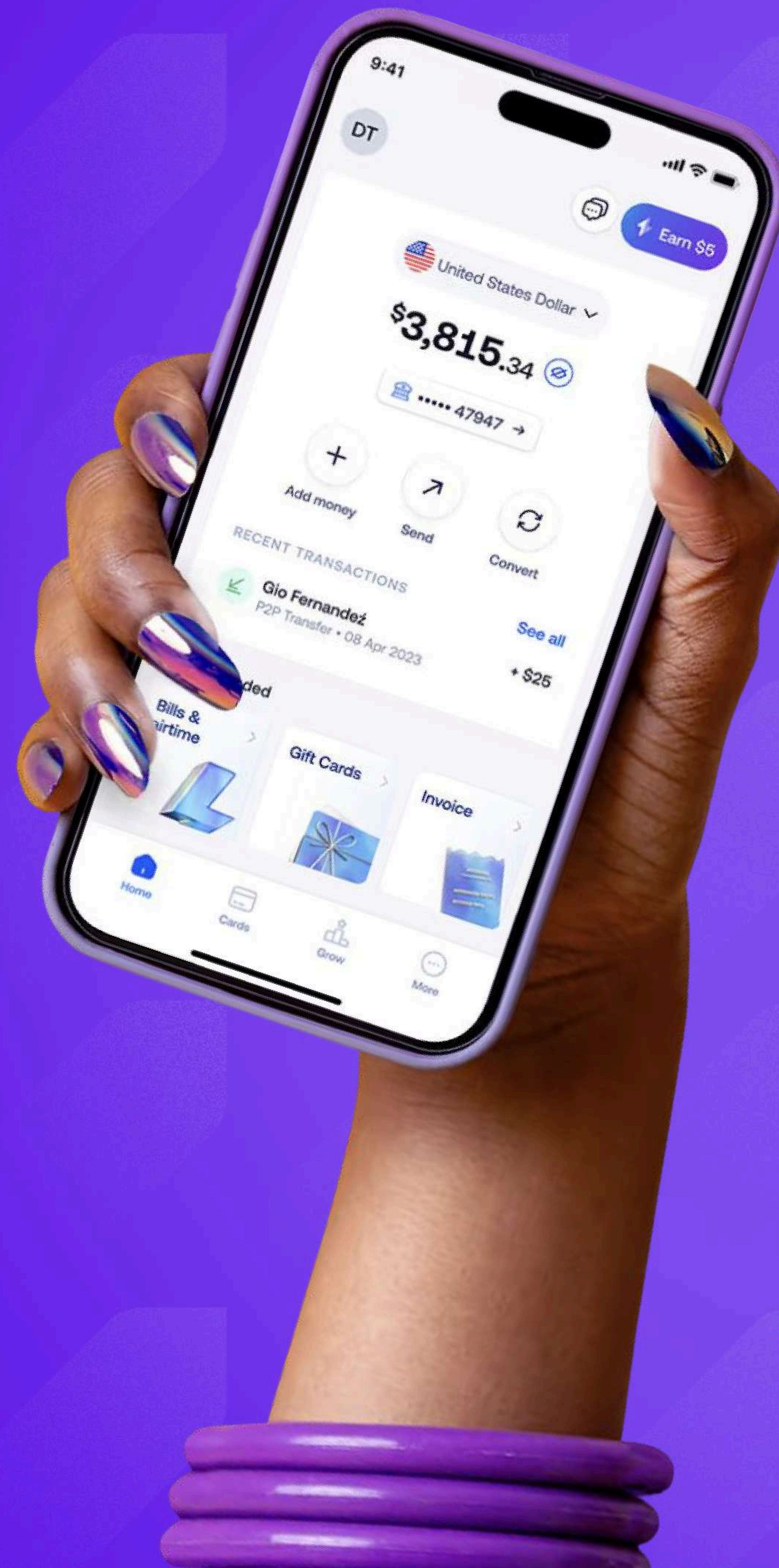
You're ready to send, receive, convert, and spend without borders.

Trusted by over 1.5 million remote workers and expats worldwide.

Join Grey and take control of your global money life, whether you live in Dubai or beyond.

Sign up today

DOWNLOAD GREY NOW!



 **Grey**