## Treasury Product Pricing Guidelines

## Our pricing methodology involves:

- Base Rate (Libor/SOFR) + Spread
- Historical client volumes
- Credit rating adjustments

## **Best Practices:**

- Update spreads quarterly.
- Factor in geopolitical risk premiums.
- Tailor FX conversion rates based on deal size and urgency.

Example: Premium clients receive a 5 bps discount on standard rates.