

Security of Client Funds

Select a Trusted Provider for your Trading Needs

We are proud to offer a market-leading service that you can completely trust. You have peace of mind when it comes to the money deposited into an account with Trade Capital UK Ltd.

Here is why :

- ✓ You become a client of an authorised Firm, regulated by the Financial Conduct Authority;
- ✓ Your money is held in segregated client bank (independent trust) accounts at top tier UK regulated banks;
- ✓ Your assets are held by a custodian in segregated (nominee) client asset accounts
- ✓ Your money and assets (such as shares) are never merged with own money or assets Trade Capital UK (TCUK) Ltd;
- ✓ Therefore your money and assets are ring-fenced from creditors in the unlikely event that Trade Capital UK (TCUK) Ltd goes into liquidation.

What Does Trade Capital UK (TCUK) Ltd Do with Your Money and Your Assets?

Unlike banks, investment firms like Trade Capital UK (TCUK) Ltd are required to separate client money and assets from their own resources. This means that we are not allowed to use them in the course of our business activities, and that client money and assets are completely ring-fenced and protected in the unlikely event that Trade Capital UK (TCUK) Ltd became insolvent.

Trade Capital UK (TCUK) Ltd is regulated by the Financial Conduct Authority (FCA). The FCA have strict regulatory requirements, known as the client money and client assets rules (found in the Client Assets Sourcebook - CASS), which govern exactly what we can do and how we must do it.

The only clients whose money and assets aren't treated like this are professional clients (such as other financial firms), or eligible counterparties who have signed a legal document explaining how their money and assets are held differently (this is known as 'title transfer').

What Happens to the Money You Deposit with Trade Capital UK (TCUK) Ltd?

Your money is held in segregated bank accounts under trustee arrangements. This ensures that the cash remains strictly yours. It also means that it is easily identifiable as client money, so Trade Capital UK (TCUK) Ltd and its creditors don't have any charge, liens, or rights of set-off or retention over it.

We have a number of segregated bank accounts at a range of credit-worthy high street banks such as Santander UK. We ensure that client money is not all held in one place, by split funds

among a number of top tier UK and European financial institutions.

We may place funds in notice or term deposit accounts with a notice period or term of up to 95 days. Placing client money in notice or term deposit accounts does not in itself affect your ability to deal with or withdraw funds from your account with us, however, in the unlikely event of insolvency of Trade Capital UK (TCUK) Ltd, such amounts may not be immediately available upon request.

What Happens to the Shares that You May Buy at Trade Capital UK (TCUK) Ltd or Transfer to Trade Capital UK (TCUK) Ltd?

Your shares will be held in segregated client accounts under nominee arrangements with approved custodians. This means that they will be easily identifiable as client assets and, as with cash, Trade Capital UK (TCUK) Ltd and its creditors don't have any charge, liens, or rights of set-off or retention over them. Your shares may be pooled with other clients' shares, but never with shares owned by Trade Capital UK (TCUK) Ltd.

What Happens to Your Money or Assets if Trade Capital UK (TCUK) Ltd Would Go into Liquidation?

In the unlikely event of this happening, all our clients would have their share of the segregated money or segregated assets returned, minus the administrators' costs in handling and distributing these funds.

Any shortfall of funds of up to £85,000 may be compensated for under the Financial Services Compensation Scheme (FSCS). The FSCS is the compensation fund of last resort for customers of authorised financial services firms. It is designed by the UK government to act as a 'safety net', and usually covers private investors (retail clients) and small businesses if they have been clients of a financial services firm which becomes insolvent.

What Happens to Your Money if Any the Banks Where Trade Capital UK (TCUK) Ltd Holds Client Money Would Go into Liquidation?

The losses would be shared by clients in proportion to the share of money held with the failed bank. Funds lost in this way may be compensated for under the FSCS up to a limit of £85,000 per person, per institution, subject to other balances held with the bank in question.

FSCS protection is available to eligible clients of the Firm. You may be eligible to make a claim so long as your account with Trade Capital UK (TCUK) Ltd is not your main trade or business. For more information regarding what the FSCS covers and who is eligible to claim, please refer to www.fscs.org.uk.

If you have further questions on how your money is protected, you can contact us at info@tradecapitaluk.com or +44 (0)20 31 50 23 85.