



GENERAL REGULATIONS

This Document on General Regulations is effective from June 2023 and shall remain effective until a more recent version is released. Finalto Financial Services Ltd reserves the right to amend or supplement this Document at any time. This Document does not replace our Client Agreement (Terms and Conditions of Trading) which we ask that you read carefully before you enter into any trading. The prevailing version of this Document is always available on our website www.markets.com/uk/

Spread bets and CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. 69% of retail investor accounts lose money when trading spread bets and CFDs with this provider. You should consider whether you understand how spread bets and CFDs work, and whether you can afford to take the high risk of losing your money.

Finalto Financial Services Ltd ("Finalto FS") is a regulated investment services firm, authorized in the conduct of its activities by the Financial Conduct Authority ("FCA") under firm reference number 481853. Finalto FS is incorporated in England and Wales under company number 06557752 and is located on the 11th Floor, Broadgate Tower, 20 Primrose Street, London, England, EC2A 2EW.

Regulations:

Finalto Financial Services Ltd ("Finalto") is authorised and regulated by the Financial Conduct Authority ('FCA') to conduct investment business in the United Kingdom (UK) under Firm Reference Number 481853. Finalto is incorporated in England and Wales and registered with Companies House in the UK, under company number 06557752.

Financial Conduct Authority (FCA):

The FCA is an independent non-governmental body accountable to the UK Treasury and has responsibility for overseeing the products and services of financial firms in the UK's financial services industry. The FCA has a wide range of rulemaking, investigatory and enforcement powers in relation to UK financial services firms, which assists the FCA to meet their three statutory objectives of:

- Securing an appropriate degree of protection for consumers;
- Protecting and enhancing the integrity of the UK financial system and;
- Promoting effective competition in the interests of consumers.

Capital Adequacy:

It is compulsory for all companies that are authorised and regulated by the FCA to meet strict financial standards set out by the regulator, including the capital adequacy rules. Regulated financial firms are required to submit financial reports to the FCA on a regular basis. The FCA has the ability to fine and/or terminate a company's regulatory status for any violation of the rules. The capital adequacy regulations require Finalto to:

- maintain a sufficient capital to offset the company's expenses and potential fluctuations in the company's currency positions in excess of the amount required to cover all clients' deposits,
- exclude any debt obligations to the company as part of this capital; and
- report detailed annual audit which is documented by an independent financial auditor.

Segregation of funds:

To prevent the use of clients' funds being used by a regulated financial firm for own account purposes, the FCA requires Finalto to hold its clients' money in separate client accounts, where client funds are segregated from funds within any account belonging to us. Finalto must conform to the segregation of funds rule, and on an ongoing basis monitors its due diligence with this requirement across the clients' funds accounts. Finalto holds our clients' funds in top-tier UK banks.

The Financial Ombudsman Service ('FOS'):

The FOS is an official body set up by Parliament who is responsible for settling disputes between UK regulated financial services firms and eligible complainants on regulated products and services. The FOS assists "eligible complainants" where UK financial firms cannot reach into agreement with such complainants about their complaint. The FOS service is completely independent and impartial since its service is free of charge. The FOS sets out to analyse the facts of both parties in order to take appropriate action. Clients are not obliged to accept any decision made by the FOS, and can seek redress in the relevant law if desired. However, if a client does accept the FOS' decision, it is binding on both the client and Finalto.

If the FOS decides that Finalto has treated a client fairly, the complaint will not be upheld, and an explanation will be provided to the client outlining the reasons why. However, if the FOS decides that Finalto did not treat the client fairly and as a result they have been financially or emotionally affected by the actions of Finalto, Finalto may be ordered to take remedial action to mitigate harm that has occurred. The FOS deal with complaints across a wide range of financial matters, answering over 1 million enquiries and dealing with more than 250,000 disputes per calendar year. The services of the FOS may not be available to all clients of Finalto, as the FOS strictly assist eligible complainants only. For further details on the eligible complainant criteria, you can visit the FOS website [here](#)

The Financial Services Compensation Scheme ("FSCS")

The Financial Services Compensation Scheme (FSCS) is the compensation fund of "last resort", available to customers dealing with regulated financial firms in the United Kingdom. In the unlikely event that Finalto goes into default and not be able to meet its financial obligations, a client should submit their claim to the FSCS. The scheme protects eligible complainant funds in sums of up to £85,000 with this provider. For more information about the different rules and limits that apply to different types of claims, please visit the FSCS website [here](#).