

The following information is in accordance with the Isle of Man Financial Services Authority Financial Services Rulebook 2016 Rule 3.6 Schedule 3.1 with effect from 1st January 2017.

What is a Client Bank Account?

A client bank account is a bank account held by, and in the name of, Capital International Limited or Capital International (Nominees) Limited (“us” or “we”) in which we will hold your money on trust for you while it remains in the account. All money held in a client bank account is referred to as client money.

A client bank account is specially created by us for the purpose of holding your money and the money of other clients. The client bank account is segregated from any other bank account in our name holding money which is our money.

All client bank accounts are held at recognised banks. A recognised bank is a bank which holds a licence issued by the Isle of Man Financial Services Authority for deposit taking or is authorised under the law of another acceptable country or territory to carry on activities corresponding to deposit taking (see rule 3.2 of the Financial Services Rule Book 2016 for the full definition).

In relation to fiduciary services, please note that an account held in the name of your company, or as trustee of your trust, is not a client bank account. It is mandated to your company or the trustee of your trust and the company or the trustee is the legal owner of the money held in that account. As the money in these accounts is not classed as client money the details relating to pooling of money in client bank accounts (as detailed below) do not apply.

General Client Bank Account

A general client bank account usually holds money of several clients. The money may be held at one bank or the money may be in multiple bank accounts spread across several banks.

In the event of a default of a bank where we have a general client bank account, client monies held in all of our general client bank accounts will be pooled (even if money is held in more than one general client bank account and the accounts are held in more than one bank). In this situation, each client who has money in the general client bank account will lose an equal proportion of their money, whether or not the bank your client money is held with is in default. This loss will be adjusted by any compensation arrangements in place.

The Capital Liquidity Account money and Capital Treasury Services money placed on fixed term deposit is treated as being held within a general client bank account.

Statement from Capital International

Whilst this Client Money Information Sheet is essentially to inform you of how client money will be affected in the event of a bank default, it must also be understood that all monies standing to the credit of Capital International’s clients are held within Capital International (Nominees) Limited or in Capital International Limited - Client Accounts, which segregate these monies from those belonging to Capital International Limited (CIL) or Capital Treasury Services Limited (CTS).

In practical terms this means that in the unlikely event that CIL or CTS were to go into liquidation, all client money, including corporate and trust accounts and assets, would remain ring fenced and unavailable to creditors of CIL and CTS or a liquidator.

Capital International Limited

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Capital International Limited is a member of the Capital International Group, Capital International Limited is a member of the London Stock Exchange. Capital International Limited is licensed by the Isle of Man Financial Services Authority. Registered Office: Capital House, Circular Road, Douglas, Isle of Man, IM1 1AG. Registered in the Isle of Man No. 79857C. VAT Registration No. 001727125. Directors: ACQ Long, JGG Ellison, DRQ Long, W Alberts, RC Floate, GJ Parry, PS Moran. Secretary: S Shute.

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