

Ardan International Wealth Platform Client Asset Protection

Your investments and monies are safeguarded by Ardan in line with best global practice.

Introduction

Ardan International (“Ardan”) provides secure custody and trading facilities for our clients, enabling them to access securities and funds from markets across the Globe.

Your investments and monies are safeguarded by Ardan Nominees Limited in line with best global practice and the stringent rules and guidelines of the Isle of Man Financial Services Authority.

Nominee

Your investments are registered and safeguarded in our nominee company, Ardan Nominees Limited (“ANL”). Although the investments are registered to ANL, the beneficial ownership remains yours. This is common practice for international financial institutions. Ardan is independently audited (PricewaterhouseCoopers) as well as being obliged to report regularly to the Isle of Man Financial Services Authority to demonstrate compliance and complete reconciliation of the holdings registered to it.

All client assets are registered in the name of ANL and all cash is held in bank accounts of ANL which meet the regulatory requirements specific to ring-fenced client accounts.

Key to this structure is that none of the Ardan Group of companies has the “Right of Use” over a client’s assets or client money. Ardan cannot “borrow, lend, pledge, hypothecate, charge, re-hypothecate, dispose of or otherwise use any client securities for its own purpose or for its own benefit”. i.e. client assets are never co-mingled with the assets of Ardan. That also means that in the event that Ardan fails, neither client assets or client money can be used by liquidators to repay the creditors of Ardan.

Custody arrangements

The Ardan International Wealth Platform enables you to invest in funds, securities and currencies in all the major markets. We have well-established relationships with leading global financial institutions with expertise in these markets to facilitate efficient dealing and custody of your assets.

Our foremost consideration is the security of our clients’ assets, whether under our direct control or placed with a sub-custodian. Our AllFunds custody account in Luxembourg is used for the majority of international funds; Traded securities and structured notes are sub-custodied with Citi Bank.

Ardan Nominees				
Cash		Funds		Securities
Standard Bank	Citibank	Allfunds Bank	Direct	Citibank

We believe that you can draw comfort that our professional, experienced and diligent team are here to safeguard your investments at all times.