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 Livemarkets.

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 Livemarket's own money or assets
- ✓ Therefore your money and assets are ring-fenced from creditors in the unlikely event that Livemarkets goes into liquidation

What Does Livemarkets Do with Your Money and Your Assets?

Unlike banks, investment firms like Livemarkets 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 Livemarkets became insolvent.

Livemarkets 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 Livemarkets?

Your money is held in segregated bank accounts under trustee arrangements. This ensures that the cash remains yours, rather than Livemarket's. It also means that it's easily identifiable as client money, so Livemarkets 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 Barclays and 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 banks.

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 Livemarkets, such amounts may not be immediately available upon request.

What Happens to the Shares that You May Buy at Livemarkets or Transfer to Livemarkets?

Your shares are held in a segregated client accounts under nominee arrangements with approved custodians. This means that they're easily identifiable as client assets and, as with cash, Livemarkets 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 Livemarkets.

What Happens to Your Money or Assets if Livemarkets 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 Livemarkets 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.

Find out more about what the FSCS covers and who is eligible to claim at their website www.fscs.org.uk.

This page should provide you with key information, but if you have any questions you can email info@livemarkets.com or call +44 (0)20 77 70 64 30.