

Client money protection

Trading peace of mind

As a retail client of Capital Index we want to assure that your funds are safe.

The FCA has strict rules covering our conduct of business and financial adequacy.

There are the following considerations:

1. Each FCA regulated firm, including Capital Index, are required to carry out daily Financial Resource calculations to ensure the firm has adequate regulatory capital at all times.
 2. Segregation of client funds involves the firm placing Retail client funds in a client money account separate from the firm's own money. In the event of default by the firm, segregated funds are held for our clients and debts of the firm cannot be paid with those funds. Similarly, should the firm's bank account become overdrawn, the bank cannot use client funds to reduce the overdraft. Note: segregation of client money does not protect the client in the event tht the bank holding client money goes into administration.
 3. By the end of each business day we rebalance our segregated funds accounts to ensure that the liquidation value of each client's account, as at midnight that day, is fully segregated.
 4. All client money is held in UK Banks with investment grade ratings.
 5. Compensation scheme – In the unlikely event the firm was to go into liquidation AND there was to be deficiency in the client money bank account, individual clients are covered by the Financial Services Compensation Scheme (FSCS). The maximum FSCS pay out per client if the firm goes into administration is £50,000.
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