

## **Client's Money and Assets Policy**

### **Introduction**

Finalto Asia Pte Ltd is authorised and regulated by the Monetary Authority of Singapore (MAS) and complies with Singapore's Securities & Futures Act (SFA) to ensure all clients' funds are protected.

### **Segregated Account**

In accordance with sections 16, 17, 26 and 27 of the SFA (Licensing and Conduct of Business) Regulations issued by the Monetary Authority of Singapore, Finalto Asia Pte Ltd is obliged to hold money received from clients and assets held on behalf of clients in accounts separated from the company's own money and assets.

All funds deposited by clients with Finalto Asia Pte Ltd will be kept in a segregated client funds account in accordance with the above regulation.

### **In the event of Finalto Asia Pte Ltd's bankruptcy**

Under Singapore's law, Finalto Asia Pte Ltd is required to ensure the money received from clients as well as client's assets are segregated from Finalto Asia Pte Ltd's own money and assets.

In the unlikely event of Finalto Asia Pte Ltd's insolvency, clients' money and assets held with custodians will be excluded from the money and assets of Finalto Asia Pte Ltd available to Finalto Asia Pte Ltd's creditors and will remain for the benefit of the relevant client subject to deductions of charges and other costs due to Finalto Asia Pte Ltd.