



Tejara Capital Investment Bank (hereinafter referred to as “**the Bank**”, “**we**”, “**us**” or “**our**”) is a an Investment Bank regulated and authorized by the United arab emirates central bank , and by dubai financial services authority under license number F000900, and by The financial conduct Authority under license number 478936.

SAFEGUARDING OF CLIENTS’ FUNDS POLICY

As a regulated Investment Bank , we are required by the Regulator (Dubai financial services authority) to open a segregated account to ensure that the clients’ funds are safe.

A segregated account is a bank account or securities account in which a customer’s funds are held separate from the funds of a brokerage firm. The law requires that a broker must hold separately, in separate accounts on the broker’s books,

securities it holds for its customers from securities of the broker itself. This is done to create a clear separation between the two groups of money so client funds are not used for the wrong purpose. A central reason for the rule is that it also helps ensure that the money or securities can be easily identified as belonging to customers in case a firm becomes bankrupt.

Funds transferred from an individual client to Tejara Capital Investment Bank will usually be received directly into a segregated client bank account and the company cannot use such funds and as per the General code of conduct for authorized Financial Services Providers under the FAIS Act, all clients' funds are separated from those funds belonging to Tejara Capital Investment Bank.

When you open an account with us we will hold your money on a segregated basis. This means that we pay each client's money – including deposits and net unrealized profits – into a segregated client bank account (i.e. an account which is separate from our own).

As a Regulated Investment Bank we are required to:

1. **keep accurate records and accounts** – so that at any time and without delay – distinguish assets held for one client from assets held for any other client and Bank own assets.
2. **maintain accurate records and accounts.** Such accounts to be updated monthly as per the general code of conduct.
3. conduct reconciliations between internal accounts and records, and with those of third parties.
4. take necessary steps to ensure that client funds which are deposited are held in an account or accounts identified separately from any accounts used by the Bank.

The company is to appoint external auditors who will audit the accounts to make sure that the transactions are properly recorded and that there is clear segregation between the accounts that hold clients' funds and the account that the bank uses for the daily running of the business.

The auditor's report directly with their findings to the Dubai financial services authority.