

# Frequently Asked Questions

## For Advisers

### General Platform Information

#### Who are Novia Global Europe?

Novia Global Europe is part of the Novia Global Group. It is a MiFID-compliant online platform provider that gives advisers access to a wide range of funds, Discretionary Fund Managers, and the tools needed to create tailored financial strategies for their clients located across the European Union.

#### What Products and services do you offer?

Our extensive range of services includes access to a broad spectrum of investment options, such as funds, and ETFs, all tailored to meet the unique needs of EU clients.

#### Who regulates Novia Global Europe?

Our wealth management platform within the EU is regulated by the Cyprus Securities and Exchange Commission (CySEC) and operates under MiFID II Regulations.

#### How does CySEC regulation impact operations?

Under CySEC oversight, we must comply with MiFID II standards, ensuring fair client treatment, transparency, and high ethical standards in our European offerings.

#### How secure is the platform?

The platform uses advanced encryption and security protocols to ensure all client data and transactions are protected. Multiple layers of security are in place to detect and prevent suspicious activity, and we work with third-party security specialists to conduct regular security assessments.

#### Who are your custodians?

Custody of assets is held with Pershing (Ireland) Limited, a subsidiary of The Bank of New York Mellon Corporation (BNY Mellon). Pershing provides global execution services to multiple asset classes across the UK, Europe, US and Asia.

#### Where is clients' money held?

Clients' funds are held in segregated client accounts with reputable EU-regulated financial institutions in accordance with regulatory requirements.

### **Who provides your operating systems?**

Our core operating system is delivered by our IT partners GBST. GBST have been operating for over 30 years and have established themselves as one of the market leading providers of IT systems.

### **What are the operating hours for support?**

Our team is available Monday to Friday, 8:00 AM – 5:00 PM UK time.

## **Onboarding & Platform Access**

### **How can I register with Novia Global Europe as an adviser?**

A dedicated sales representative will assist you in collecting and submitting the required regulatory documents for internal review.

### **Can I request product/platform training?**

Yes, training sessions can be scheduled via the Sales Team to ensure you are fully equipped to use the platform.

### **Are there supporting materials available for advisers?**

Yes, advisers have access to guides, brochures, and other resources. The full list of supporting materials is available in our secure website, under the Support tab.

## **Investment & Trading**

### **What types of investments are available?**

The Novia Global platform aims to cater for every investment appetite, enabling you to choose from a wide range of funds and fund managers across a variety of asset classes. These include equities, bonds, alternatives and exchange-traded funds.

### **Are there any restrictions on the type of assets that are available?**

Yes, the investment options that we make available must be approved by the platform and must align with MiFID II standards.

### **Which currencies can I invest in?**

The Service reports and facilitates investment in US Dollars (USD), Sterling (GBP), Euros (EUR), Swiss Franc (CHF), Australian Dollars (AUD), and Hong Kong Dollars (HKD).

### **What is the minimum investment amount?**

There is no investment minimum on platform for initial or top up deposits.

#### **Are there cut-off times for trade requests?**

Yes, the daily trade cut-off times are at 8:30, 10:30, and 14:00 (UK time).

#### **Can I trade in real time?**

No, we do not offer live market trading. Asset pricing is based on the latest available value at the time of execution. Some assets may be priced on a weekly or monthly basis.

#### **How are trades executed?**

Trades are submitted by our dealing team to BNY Mellon's Pershing Securities International Limited, a regulated MiFID investment firm with an EU-wide license, which executes trades under its Best Execution Policy.

#### **Do I have to leave a portion of the investment in cash?**

Yes, a minimum of 2% must be kept in the cash account to cover fees such as adviser and platform charges.

#### **Where can I find information on what assets are available?**

Our "Investments List" which is available to view through your secure login will provide information on all of the assets that are available to you.

#### **Can I invest in an asset that is not available on the platform?**

If an asset is not on the "Investment List", we will be happy to try and add it to the platform, however, some restrictions do apply. Please complete the "Asset Request Form" which is available to download from the secure literature library.

### **Client & Account Management**

#### **How do I register a client?**

You can register new clients and upload supporting documentation through our online application tool.

Client documentation (including application summary, payment instruction and charging schedule) will generate automatically and can be found in Document Library.

#### **Can I request a withdrawal?**

Yes, the minimum amount for a single withdrawal is \$1000.00 or currency equivalent. The minimum amount for a regular quarterly withdrawal is \$500.00 or currency equivalent/\$2000.00 or currency equivalent per annum.

### **Can I re-register to and from the platform?**

Yes, there is no establishment fee for re-registering assets. Register the client as per our standard re-registration application process.

### **What charges can I take?**

Novia Global Europe can facilitate initial, ongoing and ad hoc charges to advisers. Please refer to our Charges Schedule for full information.

### **When are fees deducted?**

Fees are deducted monthly, as per the terms outlined in your agreement.

### **What reports are available?**

You can access account summaries, detailed transaction history, and performance reports, please contact your sales representative for more detailed information.

### **How do I update my contact details?**

Contact our support team at [euclientservices@novia-global.eu](mailto:euclientservices@novia-global.eu) to update your details.

## **Security & Compliance**

### **Are there adviser-specific security measures?**

Yes, advisers benefit from secure login processes and role-based access controls to ensure data security.

### **How does the platform ensure GDPR compliance?**

The platform adheres to strict data privacy and security standards. All data is encrypted at rest and in transit, with regular security audits to identify and mitigate risks.