

The following information is provided in accordance with the Isle of Man Financial Services Authority Financial Services Rulebook 2016 Rule 3.6.

What is a Client Bank Account?

A client bank account is a bank account held by, and in the name of, Capital International Limited or Capital International (Nominees) Limited (“us” or “we”) in which we will hold your money on trust for you while it remains in the account. All money held in a client bank account is referred to as client money.

A client bank account is specially created by us for the purpose of holding your money and the money of other clients. The client bank account is segregated from any other bank account in our name holding money which is our money. All client bank accounts are held at recognised banks. A recognised bank is a bank which holds a licence issued by the Isle of Man Financial Services Authority for deposit taking or is authorised under the law of another acceptable country or territory to carry on activities corresponding to deposit taking (see rule 3.2 of the Financial Services Rule Book 2016 for the full definition).

General Client Bank Account

A general client bank account usually holds money of several clients. The money may be held at one bank or the money may be in multiple bank accounts spread across several banks. In the event of a default of a bank where we have a general client bank account, client monies held in all of our general client bank accounts will be pooled (even if money is held in more than one general client bank account and the accounts are held in more than one bank). In this situation, each client who has money in the general client bank account will lose an equal proportion of their money, whether or not the bank your client money is held with is in default. This loss will be adjusted by any compensation arrangements in place.

Statement from Capital International

Whilst this Client Account Information is essentially to inform you of how client money will be affected in the event of a bank default, it must also be understood that all monies standing to the credit of Capital International’s clients are held within Capital International (Nominees) Limited or in Capital International Limited - Client Accounts, which segregate these monies from those belonging to Capital International Limited (CIL).

In practical terms this means that in the unlikely event that CIL were to go into liquidation, all client money, including corporate and trust accounts and assets, would remain ring fenced and unavailable to creditors of CIL or a liquidator.

Capital International Limited

t +44 (0) 1624 254200 f +44 (0) 1624 654201

Capital House, Circular Road, Douglas, Isle of Man, IM1 1AG

Regulated investment activities are undertaken by Capital International Group Limited’s licensed subsidiary companies. Capital International Limited and Capital Financial Markets Limited are licensed by the Isle of Man Financial Services Authority. Capital International Limited is a member of the London Stock Exchange. Capital International, Capital International Asset Management, and Capital International Investment Platform are trading names of Capital International Limited. Capital International is a trading name of Capital Financial Markets Limited. CILSA Investments (Pty) Ltd (FSP No. 44894) is authorised by the Financial Sector Conduct Authority in South Africa.

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