

# Investor Bill of Rights



If you are using a securities firm that is registered with the Securities Commission of The Bahamas (the Commission) to conduct securities business on your behalf, then you have rights and can expect a certain level of professionalism from the registered firm you are dealing with. Knowing your rights, and securities industry standards and best practices, will help you to protect yourself and your investments!

*As the client of a registered securities firm you have the right:*

To receive information that is reasonably required for you to make informed decisions about the securities business you are conducting with the firm. This includes understandable and complete information about all commissions, charges, transaction fees, redemption fees and penalties.

To receive, prior to investing, full details about the risks involved with any investment strategy the firm is recommending to you.

To receive recommendations that are consistent with your financial profile and investing goals.

To be sent an account statement at least once every 90 days that shows the account balance and the details of securities owned. The statement should clearly indicate the assets the firm is holding for safekeeping, and state that those assets are segregated from its assets.

To be informed of any interests held by your securities brokerage firm, investment advisor, or their representatives that may conflict with your interests in matters relating to your investments or account.

To be sent a contract note immediately after any sale or purchase of securities is conducted on your behalf confirming the details of the transaction.

To be dealt with honestly and fairly by the registered firm conducting securities business on your behalf, and to expect that your business is conducted with due skill, care and diligence.

To make a complaint to the Commission if you feel that you have been treated unfairly by a securities firm or its representatives ([ecomplaints@scb.gov.bs](mailto:ecomplaints@scb.gov.bs)).

*As the client of a registered securities firm you can expect:*

To gain access to your funds within a reasonable time and receive information about any restraints or limitations on access to your funds.

To have any concerns with your account addressed by your securities firm, and to receive prompt attention to and fair consideration of your concerns.

To receive copies of all completed account documents and agreements. This includes a clear description of the firm's privacy policies regarding protection of your personal (non-public) account information.

To request and receive all material information from the securities firm about the experience and background of the person handling your account and about the securities firm itself.

To move your accounts to another firm whenever you wish in a simple and efficient manner.

*Disclaimer: This document is published by the Securities Commission of The Bahamas (the "Commission") for informational purposes only and is not intended as legal advice. Legislation administered by the Commission is available on the Commission's website ([www.scb.gov.bs](http://www.scb.gov.bs)).*

*For more information, please contact the Securities Commission of The Bahamas, Phone 397-4100, Poinciana House North Building, 2nd Floor, 31A East Bay St, P. O. Box N-8347, Nassau, The Bahamas ([www.scb.gov.bs](http://www.scb.gov.bs)).*