Frequently Asked Questions
For Clients

General Information & Security

Who are Novia Global Europe?

Novia Global Europe is part of the Novia Global Group. We are a MiFID-compliant online platform provider. We provide your financial adviser with access to a wide range of funds, Discretionary Fund Managers, and the tools their require to create and manage your investments efficiently and easily.

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.

Is my money safe?

Yes, your funds are held in segregated client accounts with reputable EU-regulated financial institutions.

Are my personal details and documents secure?

Yes, we comply with GDPR and employ multiple security layers, encryption, and regular testing to safeguard your data.

Account Management & Onboarding

How can I register with Novia Global Europe?

Registration must be completed through a registered financial adviser who is approved to use our platform.

How can I access my account online?

Once your adviser has registered you with Novia Global Europe, you will receive an email with a secure link. Click the link to activate your account and set your password for your secure client portal.

How do I cancel?

You have 30 days from the date your account was opened to cancel your investment. To do this, you must return a cancellation notice, which is included in your welcome letter. You can download a copy of this letter from your secure client portal once you have created your account.

How do I change my personal details?

To update your personal details, you'll need to complete a "Change of Details" form. Please contact your adviser to request this.

Where can I find the platform charges?

You can download the platform charges schedule from your secure client portal. You will also receive a comprehensive breakdown of the charges that you have paid in your Quarterly Statement. Additionally, you can view all of the charges deducted from your account at any time in the "Transaction History" section of your portal.

What documents do I need to provide for source of wealth and source of funds?

The required documents depend on your financial background. Examples include:

- Bank statements or payslips for salary-based income.
- A solicitor/estate agent letter for proceeds from a property sale.
- A will with a grant of probate for inherited wealth.

Additional documents may be requested based on jurisdictional requirements.

Who do I contact for account-related queries?

Please reach out to your financial adviser or our Client Support team at euclientservices@novia-global.eu.

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.

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).

Can I buy or sale investments?

No, only authorised financial advisers are permitted to buy or sale investments.

How are trades executed?

Your adviser submits trade requests through our platform. These are then processed by BNY Mellon's Pershing Securities International Limited, which executes trades based on its Best Execution Policy.

How do dividends work?

Dividend payments are processed upon receipt from Pershing, which reconciles payments from fund managers before crediting client accounts. This process takes a maximum of 10 business days.

Deposits & Withdrawals

How long does it take for deposits to reflect in my account?

Deposits typically take 2 to 10 business days, depending on the amount and the required supporting documentation.

Can I request a withdrawal from my investment?

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.

How do I request a withdrawal?

Withdrawal requests must be submitted through your adviser.

How long does a withdrawal take?

We will aim to process a withdrawal request within 5 business days. Once the request has been processed it will then typically take 6 to 8 business days to reach your bank account, depending on your bank’s processing times.