



Due Diligence

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OBJECTIVES

4

IDAD Due Diligence

Primary contacts and key information

5

Regulatory and Ownership

UK and South Africa

7

About IDAD

Who is Investment Design & Distribution

10

The Banks that we deal with

Counterparty Credit Monitor

11

The IDAD Process

Institutional & Bespoke, Deal Placement

15

IDAD Team

Organisation Chart



"Experience the IDAD difference"

IDAD has a long and very successful track record delivering strong returns within tight and clearly defined risk parameters. We deliver investment solutions across all client types, using our experience, expertise and unrivalled access to pricing and structuring components. IDAD is an independent company, which means we can focus purely on delivering the best and most appropriate solution for our clients.



iDAD Due Diligence

Organisation Name	iDAD Limited
Registered Address	Stag Gates House, 63/64 The Avenue, Southampton, Hants, SO17 1XS
Date of Incorporation	29 August, 2002
Telephone	+44 (0)1730 263943
Offices	Petersfield, London, Johannesburg
Website	www.idad.com
Primary Contacts	Clive Moore (MD), Emily McInnes (Compliance Officer), Rainer Baker (COO), Christopher Hughes (Structured Solutions), Thom Gascoigne (UK Distribution), Terry Dixon (International), Ryan Sydow (Africa), Ben Board (Strategic Partnerships)
Email Convention	firstname.lastname@idad.com

Regulatory And Ownership – United Kingdom

Organisation Name	IDAD Limited
Registered Number	04521366
Domicile	UK
Regulator	Financial Conduct Authority
Registration Number	740499
Regulated Activities	IDAD Limited (fca.org.uk)
Ownership	Wholly owned by IDAD Holdings Limited
Accounts	Last filed accounts made up to 31 August 2025 – available on request

Regulatory And Ownership – South Africa

Organisation Name	IDAD Africa (Pty) Limited
Registered Number	9211169760
Domicile	South Africa
Regulator	Financial Sector Conduct Authority
Licence Number	50937
Regulated Activities	Category I Financial Services
Ownership	Wholly owned by IDAD Holdings Limited
Organisation Name	IDAD Africa (Pty) Limited

About IDAD

IDAD was founded in August 2002 to highlight the place of Structured Products as part of investor portfolios. From day one, IDAD's approach was simple, a commitment to helping investors to reap the benefits that Structured Products can bring.

Nothing has happened over the years to sway us from that approach, which is why we are passionate about offering only high-quality investments and unbeatable support through a wide range of market-leading issuing banks.

The business has grown steadily in terms of geography as well as customer base, with solutions delivered to large multi-national insurance companies at the same time as small financial advisory firms.

Through a large shareholding in 8AM Global Limited, we have developed considerable expertise in traditional investment sectors and retain an agnostic position on the methods we use when working with clients – not every problem is a nail and not every solution is a hammer!



Our Offices

IDAD LONDON

14 AUSTIN FRIARS,
LONDON,
EC2N 2HE



IDAD HEADOFFICE

2 ROTHERBROOK COURT
BEDFORD ROAD
PETERSFIELD
GU32 3QG



IDAD SOUTH AFRICA

21 DREYER STREET
CLAREMONT UPPER
WESTERN CAPE
CAPE TOWN



IDAD's panel of banks

IDAD have a trading relationship with a wide range of investment banks.

We are continually looking to extend our range of panel banks in order to satisfy the broad needs of our growing client base.

We work regularly with all of our banking partners and have access to many of their pricing models.

Having positive working relationships with our banking partners allows us to ensure that investors receive the best possible terms available.

Please get in touch for a list of the wide range of banks that we deal with.

Latest Counterparty Credit Monitor – [click here](#)

IDAD's Process

When building products and developing solutions, IDAD follows the same process regardless of the size of the potential trade. This is to ensure that all investors receive the benefit of IDAD's experience and expertise in ensuring fair value to all.

All products that IDAD design must pass a rigorous testing process before being made available to investors. This includes:



Once we have determined an appropriate investment shape, we then take the product to our panel of banks. Using multiple issuers to price each trade ensures that we can ascertain the banks primary market competitiveness. This pricing can then be challenged on the basis of our analysis of the banks funding rates and the terms offered.

Only once we are happy that any structure is suitable for the target client, makes sense from an investment point of view and offers value to investors will we proceed with a deal.

IDAD aims to offer full transparency for all institutions and investors that we transact trades with. We will agree fees during the pricing process and full costs and charges are confirmed prior to the execution of a trade, in compliance with MiFID II.

IDAD's Process

Institutional And Bespoke

When we are arranging and transacting products for the institutional and bespoke market, IDAD aim to be simple, transparent and straightforward in our dealings. We understand that Family Offices and Wealth Managers may just want to agree on an investment and then execute it swiftly and efficiently without undue administrative issues.

Similarly, larger institutional clients may be looking for a specific pre-designed structure and we will provide pricing and lifecycle support. More often, we would work closely with the institution to develop options that fit with their structural and distribution requirements. Unusually in a consultancy-style role, our approach is to work fully in tandem with an institution, with the potential over time that they will develop in-house expertise and require less external support – a slightly unfashionable approach perhaps (typically consultancy firms' primary objective is to generate as much ongoing work and income as possible) but one which we believe exemplifies the IDAD Difference.

IDAD's Process Deal Placement

Termsheet & ISIN

1

Once the terms of the product have been agreed, we will instruct the issuing bank to generate a term sheet and issue it with an ISIN.

Onboarding Eligible Counterparty

2

Institutional trades are placed via an Eligible Counterparty that is able to settle via Euroclear / Clearstream. Before a trade can be accepted, IDAD Ltd will conduct due diligence on the Eligible Counterparty in question and “onboard them”. As the Eligible Counterparty will be a highly regulated entity (such as a bank or an insurance company), this is a straightforward process. The Eligible Counterparty placing the deal is the entity that “faces” IDAD and that is the entity that needs to be onboarded.

Euroclear

3

The issuing bank in question will set the instrument up on the Euroclear / Clearstream system so that it can be settled.

IDAD's Process

Deal Placement

Execution of the deal

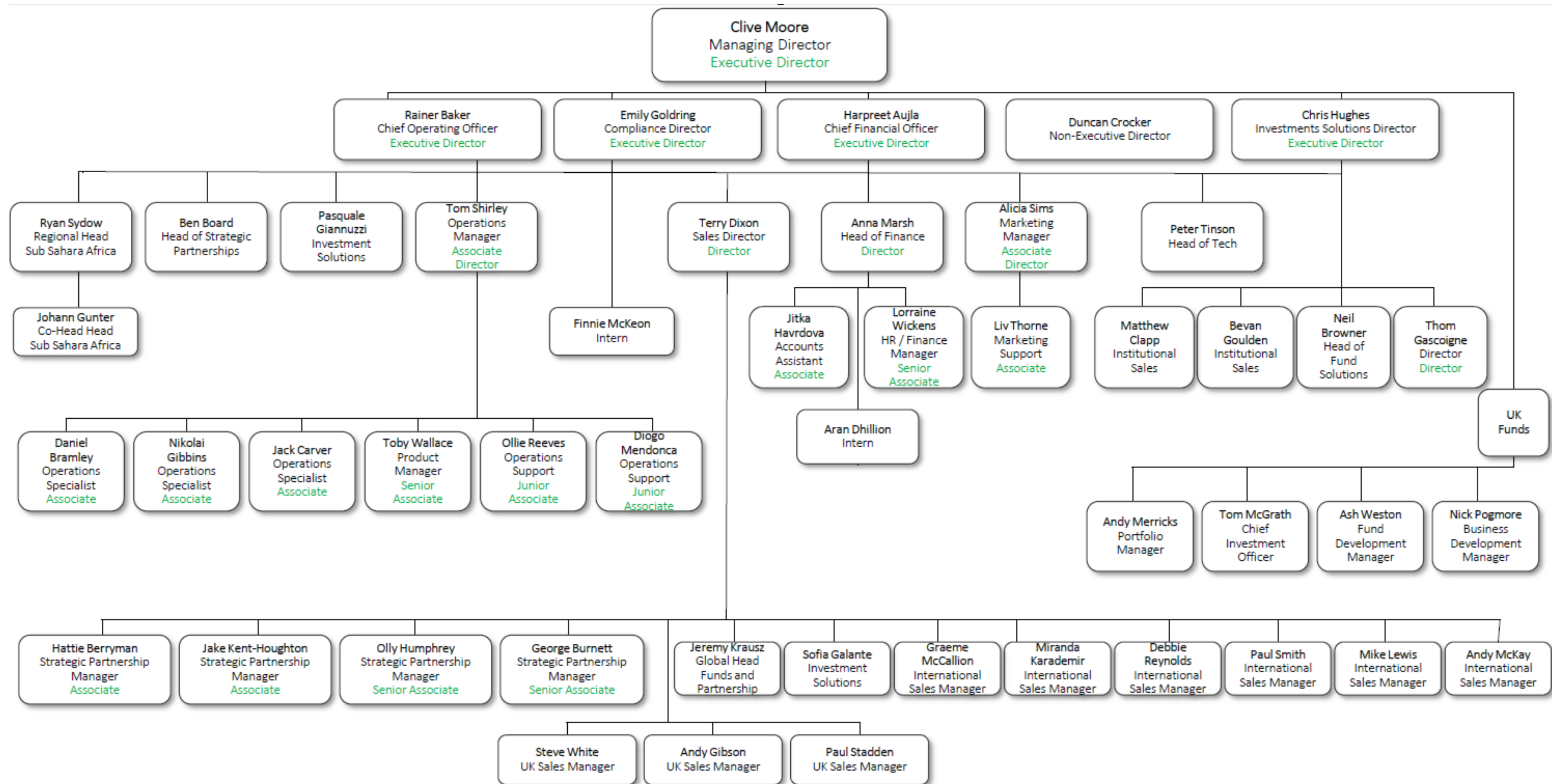
4

The Eligible Counterparty will trade the product with IDAD. IDAD will issue the Eligible Counterparty with a contract note and settlement will then take place in Euroclear/Clearstream. The Eligible Counterparty will provide the client with a contract note.

Payment of 3rd party fees

5

Once the trade is settled, IDAD will make payment of any third party fees that had been agreed.



CONTACT US

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THANK YOU!

Disclaimers

IDAD Limited is authorised and regulated by the Financial Conduct Authority FCA FRN 740499. IDAD Africa (Pty) Ltd is an authorised Financial Services Provider with FSP no: 50937. IDAD Limited is a limited liability company registered in England and Wales number 4521366.

IDAD Ltd does not offer investment advice nor make any recommendation regarding any investments.

Past performance is not necessarily a guide for the future.

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