MIFIDPRU 8 Public Disclosures - InCred Global Wealth Limited

1. Introduction

InCred Global Wealth Limited ("InCred" or the "Firm") is authorised and regulated by the Financial Conduct Authority ("FCA") of the United Kingdom and is a "MIFIDPRU investment firm" as defined in the FCA Rules. The Firm is a SNI firm for the purposes of the rules in the Prudential sourcebook for MiFID Investment Firms ("MIFIDPRU").

2.Governance arrangements

The Firm's governing body is its Business Operating Committee (the "Management Body"). The senior managers are responsible for the oversight and implementation of governance arrangements in line with the requirements of SYSC4.3A. They ensure the effective and prudent management of the firm, including segregation of duties (as far as is practicable), prevention of conflict of interest, and the operation of the Firm in a manner that promotes the integrity of the market and the interest of clients.

Senior managers are responsible for:

- the approval and implementation of the firm's strategic objectives, risk strategy and internal governance
- ensuring the integrity of the firm's accounting and financial reporting systems, including financial and operational controls and compliance with the regulatory system.
- Overseeing the process of disclosure and communications
- Providing effective oversight of the SMCR
- Monitoring and periodically assessing

  o The adequacy and the implementation of the firm's strategic objectives in the provision of investment services

  o The effectiveness of the firm's governance arrangements

  o The adequacy of the policies relating to the provision of services to clients

- Ensuring adequate access to information and documentation necessary to oversee and monitor decision making.

3. Business Model and Structure

3.1. Risk Mitigation on unsuitable investment sales

Investment decisions and recommendations are made in accordance with a defined investment sales policy by highly qualified professionals. As a small firm we have a high degree of knowledge of each client; we review client portfolios regularly and conduct a thorough review of the client's circumstances on an annual basis.

3.2. Holding client money – Safeguarding and administration of assets

We do not control or hold client money.

We arrange safe custody for clients who seek new custodians.

3.3. Transactional errors

We recognise that transactional errors may arise from time to time, and we always aim to ensure that execution of client instructions by custodians is effective.

3.4. Client order handling

All orders are checked by two persons prior to placing. We have a relatively small amount of orders to the extent that each order is handled on an individual basis.

3.5. Non-MiFID activity

We are licensed to provide credit brokerage services and whilst there may be risks associated with any non-MIFID activity conducted by InCred, we maintain PI insurance to cover this risk.

A disclosure relating to the Firm's risk management, objectives and policies will be included in future versions of these disclosures in respect of later financial years to the extent that MIFIDPRU 8.2 applies to the Firm.

4. Own Funds

The following information provides a full reconciliation of the Common Equity Tier 1 (CET1), Additional Tier 1 (AT1) instruments and Tier 2 (T2) instruments issued by the Company. The Company's regulatory capital comprises fully of CET1 capital while it has not issued any AT1 or T2 capital.

No.	Item	Amount £'000
1.	**OWN FUNDS**	**1,400**
2.	**TIER 1 CAPITAL**	**1,400**
3.	**COMMON EQUITY TIER 1 CAPITAL**	**1,400**
4.	Fully paid up capital instruments	2,661
5.	Share premium	-
6.	Retained earnings	(1,261)
7.	Accumulated other comprehensive income	-
8.	Other reserves	-
9.	Adjustments to CET1 due to prudential filters	-
10.	Other funds	-
11.	**(-)TOTAL DEDUCTIONS FROM COMMON EQUITY TIER 1**	**-**
19.	CET1: Other capital elements, deductions and adjustments	-
20.	**ADDITIONAL TIER 1 CAPITAL**	**-**
21.	Fully paid up, directly issued capital instruments	-
22.	Share premium	-
23.	**(-) TOTAL DEDUCTIONS FROM ADDITIONAL TIER 1**	**-**
24.	Additional Tier 1: Other capital elements, deductions and adjustments	-
25.	**TIER 2 CAPITAL**	**-**

26.	Fully paid up, directly issued capital instruments	-
27.	Share premium	-
28.	**(-) TOTAL DEDUCTIONS FROM TIER 2**	**-**
29.	Tier 2: Other capital elements, deductions and adjustments	-

The Company is obliged to disclose information on the main features of the CET 1 instruments, Additional Tier 1 instruments and Tier 2 instruments. Therefore, the Company's capital instruments' main features are outlined below:

No.	Item	Free text
1	Issuer	InCred Global Wealth Ltd
2	Unique identifier	9845007536400BBE2A68
3	Public or private placement	Private
4	Governing law(s) of the instrument	English Law
5	Instrument type (types to be specified by each jurisdiction)	Ordinary Share
6	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	2.661
7	Nominal amount of instrument	£2,661,000
8	Issue price	£1
9	Redemption price	N/A
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	06/12/2023
12	Perpetual or dated	Perpetual

The Company discloses the balance sheet included in its audited financial statements for its disclosures.

As at 31 March 2026, the reconciliation of Company's assets and liabilities and regulatory Own Funds are shown in the following table:

Balance sheet as in published/ audited financial statements		£'000
Assets - Breakdown by asset classes according to the balance sheet in the audited financial statements		
1.	Tangible assets	9
2.	Debtors	577
3.	Cash at bank and in hand	1,113
Total Assets		**1,698**
Liabilities - Breakdown by liability classes according to the balance sheet in the audited financial statements		
1.	Creditors: amounts falling due within one year	298
Total Liabilities		**298**
Shareholders' Equity		
1.	Called-up share capital	2,661
3.	Profit and loss account	(1,261)
Total Shareholders' equity		**1,400**

5. Remuneration Policy and Practices

During the performance year to which these disclosures relate, INCRED maintained a remuneration

policy that was compliant with the requirements of SYSC 19C, the remuneration code that applied to INCRED during that performance year, with compensation arrangements which:

- Are consistent with and promote sound and effective risk management.
- Do not encourage excessive risk taking;
- Include measures to avoid conflicts of interest; and
- Are in line with INCRED's business strategy, objectives, values and long-term interests.

The Remuneration Policy is reviewed annually or following a significant change to the business requiring an update to its capital adequacy assessment documentation (ICARA). Disclosure is made in accordance with INCRED's size and internal organization, and with the nature, scope and complexity of INCRED's activities.

INCRED does not have a Remuneration Committee in the UK. Fixed and variable remuneration is set by INCRED's senior manager (CEO) and approved by the Board of Directors based on individual performance, and the performance of the individual's business unit (where applicable). During the performance year to which these disclosures relate, financial as well as non-financial criteria were taken into account as per the recommendations of FCA Remuneration Principle 12(b).

The table below provides information on the remuneration of Executive Directors, Senior Management and other staff whose activities have a material impact on the risk profile of the Company, broken down by fixed and variable remuneration.

Annual Remuneration as at 31 March 2026				
Item	**No. of Beneficiaries**	**Fixed Remuneration £'000**	**Variable Remuneration £'000**	**Aggregated Remuneration £'000**
Material & Non-Material Risk Takers	7	801	338	1,139
Total	**7**	**801**	**338**	**1,139**