

## **Certificate of Regulatory Approval**

**In the United Kingdom banks are not granted licences. Instead the Prudential Regulation Authority ("PRA"), which is part of the Bank of England, grants various permissions to engage in particular activities, the most relevant of which is the permission to accept deposits.**

**All approved financial firms in the United Kingdom, including banks, are also regulated by the Financial Conduct Authority ("FCA"). Approved firms appear in a Register maintained by the PRA and FCA jointly. This Register can be accessed by anyone online.**

**Set out on the pages attached to this Certificate is a printout from the Register. This shows that National Bank of Kuwait (International) PLC has been authorised and given the registration number 171532. It also shows the various permissions it has been given.**

**As Compliance Officer and Company Secretary for National Bank of Kuwait (International) PLC I confirm that the attached pages are a genuine extract from the PRA and FCA online Register. The extract is limited to the main page showing the authorisation and the pages relating to permissions granted.**

**Signed**



**Name            Stephen George Byrne**

**Date             4 February 2019**



(ShPo\_HomePage) (<http://www.bankofengland.co.uk/prd/pages/default.aspx>)

**BANK OF ENGLAND  
PRUDENTIAL REGULATION  
AUTHORITY**

## The Financial Services Register (ShPo\_HomePage)

Home (ShPo\_HomePage) > Search results ([https://register.fca.org.uk/shpo\\_searchresultspage?search=171532&TOKEN=3w01nht7eo7tr](https://register.fca.org.uk/shpo_searchresultspage?search=171532&TOKEN=3w01nht7eo7tr)) > Firm Details > National Bank of Kuwait (International) Plc

Search by company, person, product, reference number or postcode

Search the Register

**Advanced Search**

(by business type and current status)

**Common Searches**

(e.g. exchanges, markets, prohibited individuals and Open Banking Services)

**Downloads**

Find a financial advice firm near me (/directory)

## National Bank of Kuwait (International) Plc

Status: Authorised

(Reference number: 171532)

This is a firm that is given permission to provide regulated products and services.

The [Financial Ombudsman Service](http://www.financialombudsman.org.uk/) (<http://www.financialombudsman.org.uk/>) may be able to consider a dispute with this firm. Find out [how to complain](https://www.fca.org.uk/consumers/how-complain) (<https://www.fca.org.uk/consumers/how-complain>).

The [Financial Services Compensation Scheme \(FSCS\)](http://www.fscs.org.uk/) (<http://www.fscs.org.uk/>) may be able to compensate customers if this firm fails. See [how to claim compensation](https://www.fca.org.uk/consumers/how-claim-compensation-if-firm-fails) (<https://www.fca.org.uk/consumers/how-claim-compensation-if-firm-fails>).

[Read about how this firm may be able to hold or control money from its customers](#)

### Contact Details

### Principal place of business

<b>Address:</b>	N B K House 13 George Street London W1U 3QJ UNITED KINGDOM	<b>Phone:</b>	44 02072242277
		<b>Fax:</b>	44 02072242101
		<b>Email:</b>	info@nbki.com
		<b>Website:</b>	www.nbki.com

### Complaints

<b>Contact Name</b>	Stephen Byrne	<b>Phone:</b>	44 02073175518
<b>Address:</b>	N B K House 13 George Street London W1U 3QJ UNITED KINGDOM	<b>Fax:</b>	+44
		<b>Email:</b>	stephen.byrne@nbki.com
		<b>Website:</b>	

### Contact(s) responsible for insurance distribution

[Fawzi Adnan Dajani \(/ShPo\\_IndividualDetailsPage?id=003b000000LU19LAAX\)](#)

### Basic Details

**Type**  
Regulated

**Companies House Number** This is a unique number given to a UK company or limited liability partnership  
2773743

### Current status

**Authorised** A firm that is given permission to provide regulated products and services.

### Report a scam or firm

See [what to do if you have been scammed](https://www.the-fca.org.uk/consumers/report-scam-unauthorised-firm) (<https://www.the-fca.org.uk/consumers/report-scam-unauthorised-firm>) or think you have been contacted by fraudsters.

### Contact us

**Contact the FCA** (<http://www.fca.org.uk/site/info/contact>) for firm or consumer queries and Register help.

**Contact the PRA** (<http://www.bankofengland.co.uk/pages/co>) for prudential queries about banks, building societies, credit unions, insurance firms

**Status Effective Date** This is the date from which the Current Status has applied.  
01/12/2001

**Tied Agent** A tied agent can act on behalf of another firm or individual (its principal) that is regulated in another country in the European Economic Area (EEA).  
This firm is not a tied agent.

**Money Laundering** Certain firms must protect themselves against money laundering and comply with the Money Laundering Regulations 2017.  
This firm is not registered under the Money Laundering Regulations.

**Consumer buy-to-let Status**  
Registered

**Consumer buy-to-let Effective Date**  
21/03/2016

**Consumer buy-to-let Business**  
Consumer buy-to-let lender  
Consumer buy-to-let administrator  
Consumer buy-to-let advisor

**Insurance Distribution** A firm that offers or sells insurance products and services.  
This firm is able to undertake insurance distribution.

**Regulators**

This table shows the former and current regulators of this firm, in the UK and in other European Economic Area (EEA).

Regulator Name	Effective From	Effective To
Financial Conduct Authority	01/04/2013	
Financial Services Authority	01/12/2001	31/03/2013
Prudential Regulation Authority	01/04/2013	
Securities and Futures Authority	12/01/1995	30/11/2001

**Individuals**

This list shows the individual(s) who works for, or used to work for, this firm and is considered an approved person.

Click the '+' button below to search by current or previous involvement, controlled function or surname:

**Hide Filter:**

**Current Involvement**  
A person who is currently an approved person at the firm

**Previous Involvement**  
A person that used to hold controlled functions at the firm, but these functions are no longer active. Please note that the search results for previous involvements may return records for individuals that are still employed by the firm but no longer require approval (for example, because that firm is now subject to the Senior Managers and Certification Regime) as well as individuals that are now active at other firms. Please contact the firm that the adviser is currently working with to clarify their status.

**Controlled Function**

Available	Chosen
Employed By SIME26 Head of Small Run- CF1 Director CF1 Director (AR) CF2 Non Executive Director CF2 Non Executive Director CF2a Chair of the Nominati CF2b Chair of the With-Profi CF3 Chief Executive CF3 Chief Executive (AR) CF4 Partner CF4 Partner (AR) CF5 Director of Unincorpora CF5 Director of Unincorpora	
<input type="button" value="Add"/>	
<input type="button" value="Remove"/>	
<input type="checkbox"/> Surname beginning with <input type="text" value="e.g Sm, Sml, or Smith"/>	
<input type="button" value="Update list of individuals"/>	

Results per page: 20

<< 1 >>

Name	Individual reference number	Status
<a href="#">Shalkha Al Bahar</a> (ShPo_individualdetailsPage?id=003b000001V7KAAT)	SXA01136	Active
<a href="#">Isam Jassim Al Sager</a> (ShPo_individualdetailsPage?id=003b000001VH3AAH)	IJA01019	Active
<a href="#">Nasser MUSAED Abdullah Al Sayer</a> (ShPo_individualdetailsPage?id=003b000001UULnAAP)	NMA01024	Active
<a href="#">Stephen George Byrns</a> (ShPo_individualdetailsPage?id=003b000001VgH3AAL)	SGB01107	Active
<a href="#">Fawzi Adnan Dalani</a> (ShPo_individualdetailsPage?id=003b000001U9LAAX)	FAD01006	Active
<a href="#">Paul Robert Kennedy</a> (ShPo_individualdetailsPage?id=003b0000013AzDAAS)	PRK01051	Active
<a href="#">Hamish Cameron Galbraith Marr</a> (ShPo_individualdetailsPage?id=003b000001UDRGAA5)	HCM01017	Active
<a href="#">Roderick George Morris</a> (ShPo_individualdetailsPage?id=003b000001kUgSnAAK)	RGM01136	Active
<a href="#">Georges Richani</a> (ShPo_individualdetailsPage?id=003b000001Uf9vAAH)	GXR01120	Active
<a href="#">Andrew Simon Richardson</a> (ShPo_individualdetailsPage?id=003b000001VPUGAAP)	ASR01067	Active
<a href="#">Lesley Jane Titcomb</a> (ShPo_individualdetailsPage?id=0030X00002B1tOYQAY)	LJT01081	Active

Results per page: 20

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**Permission**

An authorised firm will have permission to provide certain regulated products and services.

**Client Money**

This firm can hold and/or control customer deposits and client money. It will not usually need separate permission to hold and/or control client money but it must protect this money – it cannot lend it or use it to finance its own business.

Specific requirements may change this firm's ability to hold and/or control client money – see below for details.

**Requirements**

Requirements are rules placed on the firm that apply to all of the financial services activities that it can operate.

<p><b>This firm has no requirements</b></p>
<p><b>Accepting Deposits</b> Accepting Deposits</p>
<p><b>Customer Type</b> All</p> <p><b>Investment Type</b> Deposit</p>
<p><b>Administering a regulated mortgage contract</b> Administering a regulated mortgage contract</p>
<p><b>Customer Type</b> Customer</p> <p><b>Investment Type</b> Regulated mortgage contract</p>
<p><b>Advising on Investments (except on Pension Transfers and Pension Opt Outs)</b> Advising on Investments (except on Pension Transfers and Pension Opt Outs)</p>
<p><b>Customer Type</b> Eligible Counterparty Professional</p> <p><b>Investment Type</b> Certificates representing certain security Commodity Future Commodity option and option on commodity future Contract for Differences (excluding a spread bet and, a rolling spot forex contract and a binary bet) Debenture Future (excluding a commodity future and a rolling spot forex contract) Government and public security Option (excluding a commodity option and an option on a commodity future) Rights to or interests in investments (Contractually Based Investments) Rights to or interests in investments (Security) Rolling spot forex contract Share Spread Bet Unit Warrant</p> <p><b>Limitation</b> Rights to or interests in (both).</p>
<p><b>Advising on P2P agreements</b> Advising on P2P agreements</p>
<p><b>Customer Type</b> Eligible Counterparty Professional</p>
<p><b>Advising on regulated mortgage contracts</b> Advising on regulated mortgage contracts</p>
<p><b>Customer Type</b> Customer</p> <p><b>Investment Type</b> Regulated mortgage contract</p>
<p><b>Agreeing to carry on a regulated activity</b></p>

Agreeing to carry on a regulated activity
<b>Limitation</b> Limited to carry on regulated activities.

<b>Arranging (bringing about) deals in investments</b> Arranging (bringing about) deals in investments
<p><b>Customer Type</b> Eligible Counterparty Professional Retail (Investment)</p> <p><b>Investment Type</b> Certificates representing certain security Commodity Future Commodity option and option on commodity future Contract for Differences (excluding a spread bet and, a rolling spot forex contract and a binary bet) Debenture Future (excluding a commodity future and a rolling spot forex contract) Government and public security Option (excluding a commodity option and an option on a commodity future) Rights to or interests in investments (Contractually Based Investments) Rights to or interests in investments (Security) Rolling spot forex contract Share Spread Bet Unit Warrant</p> <p><b>Limitation</b> Rights to or interests in (both).</p>

<b>Arranging (bringing about) regulated mortgage contracts</b> Arranging (bringing about) regulated mortgage contracts
<p><b>Customer Type</b> Customer</p> <p><b>Investment Type</b> Regulated mortgage contract</p>

<b>Arranging safeguarding and administration of assets</b> Arranging safeguarding and administration of assets
<p><b>Customer Type</b> Eligible Counterparty Professional Retail (Investment)</p> <p><b>Investment Type</b> Certificates representing certain security Commodity Future Commodity option and option on commodity future Contract for Differences (excluding a spread bet and, a rolling spot forex contract and a binary bet) Debenture Future (excluding a commodity future and a rolling spot forex contract) Government and public security Life Policy Option (excluding a commodity option and an option on a commodity future) Personal pension scheme Rights to or interests in investments (Contractually Based Investments) Rights to or interests in investments (Security) Rolling spot forex contract Share</p>

<p>Spread Bet</p> <p>Stakeholder pension scheme</p> <p>Unit</p> <p>Warrant</p> <p><b>Limitation</b>  <u>Rights to or interests in (both).</u></p>
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<p><b>Causing dematerialised instructions to be sent</b>  Causing dematerialised instructions to be sent</p>
<p><b>Customer Type</b>  Eligible Counterparty  Professional  Retail (Investment)</p> <p><b>Investment Type</b>  Certificates representing certain security  Debenture  Government and public security  Rights to or interests in investments (Security)  Share  Unit  Warrant</p> <p><b>Limitation</b>  <u>Passports (BCD)</u>  <u>Rights/interests - sec ltd to securities listed</u></p>

<p><b>Dealing in Investments as agent</b>  Dealing in investments as agent</p>
<p><b>Customer Type</b>  Eligible Counterparty  Professional  Retail (Investment)</p> <p><b>Investment Type</b>  Certificates representing certain security  Commodity Future  Commodity option and option on commodity future  Contract for Differences (excluding a spread bet and, a rolling spot forex contract and a binary bet)  Debenture  Future (excluding a commodity future and a rolling spot forex contract)  Government and public security  Option (excluding a commodity option and an option on a commodity future)  Rights to or interests in investments (Contractually Based Investments)  Rights to or interests in investments (Security)  Rolling spot forex contract  Spread Bet  Unit  Warrant</p> <p><b>Limitation</b>  <u>Rights to or interests in (both).</u></p>

<p><b>Dealing in Investments as principal</b>  Dealing in investments as principal</p>
<p><b>Customer Type</b>  Eligible Counterparty  Professional  Retail (Investment)</p> <p><b>Investment Type</b>  Certificates representing certain security</p>

<p>Commodity Future</p> <p>Commodity option and option on commodity future</p> <p>Contract for Differences (excluding a spread bet and, a rolling spot forex contract and a binary bet)</p> <p>Debenture</p> <p>Future (excluding a commodity future and a rolling spot forex contract)</p> <p>Government and public security</p> <p>Option (excluding a commodity option and an option on a commodity future)</p> <p>Rights to or interests in investments (Contractually Based Investments)</p> <p>Rights to or interests in investments (Security)</p> <p>Rolling spot forex contract</p> <p>Share</p> <p>Spread Bet</p> <p>Unit</p> <p>Warrant</p> <p><b>Limitation</b></p> <p><u>Rights to or interests in (both):</u></p>
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<p><b>Entering into a regulated mortgage contract as lender</b></p> <p>Entering into a regulated mortgage contract as lender</p>
<p><b>Customer Type</b></p> <p>Customer</p>
<p><b>Investment Type</b></p> <p>Regulated mortgage contract</p>

<p><b>Entering into regulated credit agreement as Lender (Excluding high-cost short-term credit, bill of sale agreement, and home collected credit agreement)</b></p> <p>Entering into regulated credit agreement as Lender (Excluding high-cost short-term credit, bill of sale agreement, and home collected credit agreement)</p>
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<p><b>Exercising/having right to exercise lender's rights and duties under a regulated credit agreement (excluding high-cost short-term credit, bill of sale agreement, and home collected credit agreement)</b></p> <p>Exercising/having right to exercise lender's rights and duties under a regulated credit agreement (excluding high-cost short-term credit, bill of sale agreement, and home collected credit agreement)</p>
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<p><b>Making arrangements with a view to regulated mortgage contracts</b></p> <p>Making arrangements with a view to regulated mortgage contracts</p>
<p><b>Customer Type</b></p> <p>Customer</p>
<p><b>Investment Type</b></p> <p>Regulated mortgage contract</p>

<p><b>Making arrangements with a view to transactions in investments</b></p> <p>Making arrangements with a view to transactions in investments</p>
<p><b>Customer Type</b></p> <p>Commercial</p> <p>Eligible Counterparty</p> <p>Professional</p> <p>Retail (Investment)</p> <p>Retail (Non-Investment Insurance)</p>
<p><b>Investment Type</b></p> <p>Certificates representing certain security</p> <p>Commodity Future</p> <p>Commodity option and option on commodity future</p> <p>Contract for Differences (excluding a spread bet and, a rolling spot forex contract and a binary bet)</p> <p>Debenture</p> <p>Future (excluding a commodity future and a rolling spot forex contract)</p> <p>Government and public security</p> <p>Non-investment insurance contracts</p> <p>Option (excluding a commodity option and an option on a commodity future)</p>



Rights to or interests in investments (Contractually Based Investments)

Rights to or interests in investments (Security)

Rolling spot forex contract

Share

Spread Bet

Unit

Warrant

**Limitation**

Rights to or interests in (both).

**Managing Investments**

Managing Investments

**Customer Type**

Eligible Counterparty

Professional

Retail (Investment)

**Investment Type**

Rights to or interests in investments (Contractually Based Investments)

Rolling spot forex contract

**Limitation**

Rights/interests - cont ltd to cont based inv

**Safeguarding and administration of assets (without arranging)**

Safeguarding and administration of assets (without arranging)

**Customer Type**

Eligible Counterparty

Professional

Retail (Investment)

**Investment Type**

Certificates representing certain security

Commodity Future

Commodity option and option on commodity future

Contract for Differences (excluding a spread bet and, a rolling spot forex contract and a binary bet)

Debenture

Future (excluding a commodity future and a rolling spot forex contract)

Government and public security

Life Policy

Option (excluding a commodity option and an option on a commodity future)

Personal pension scheme

Rights to or interests in investments (Contractually Based Investments)

Rights to or interests in investments (Security)

Rolling spot forex contract

Share

Spread Bet

Stakeholder pension scheme

Unit

Warrant

**Limitation**

Rights to or interests in (both).

**Sending dematerialised instructions**

Sending dematerialised instructions

**Customer Type**

Eligible Counterparty

Professional

Retail (Investment)

**Investment Type**

Certificates representing certain security
Debenture
Government and public security
Rights to or interests in investments (Security)
Share
Unit
Warrant
<b>Limitation</b>
<u>Passports (BCD)</u>
<u>Rights/interests - sec ltd to securities listed</u>

### Waivers/ Discretions

A firm can apply for a waiver (or change) from our rules or, in some situations, certain discretions set out in articles with European Directives.

This table shows the current waivers and discretions we currently hold for this firm.

Waivers/ Discretions	Rule/Article No
<a href="#">A3106880P.pdf (/servlet/servlet.FileDownload?file=00P0000001E1SJEAO) (pdf /0.141Mb)</a>	DepositProtection 13.4 DepositProtection 13.5 DepositProtection 13.6 DepositProtection 13.7 DepositProtection 13.8 DepositProtection 15.2 DepositProtection 15.3 DepositProtection 15.4 DepositProtection 15.7
<a href="#">A3626087P.pdf (/servlet/servlet.FileDownload?file=00P0000001NmTQUA1) (pdf /0.162Mb)</a>	CRR Ar.313

### Passport Out

A 'passport' enables an authorised firm to provide financial products or services, set up a base, or run its permitted activities in another country in the European Economic Area (EEA). This includes where a firm regulated in another EEA country passports into the UK.

AUSTRIA | BELGIUM | DENMARK | FRANCE | GERMANY | GREECE | IRELAND | ITALY | LUXEMBOURG | NETHERLANDS | SPAIN | SWEDEN |

Country	Directive	Passport Type
AUSTRIA	Banking Consolidation Directive	Service
1 - Acceptance of deposits and other repayable funds from the public		

### Trading/brand names

A firm may use several trading names or brand names under the same permission. This list shows the names that have been reported to us, but you may want to contact the firm for full details

Current names:		
Status	Name	Effective From
Registered	National Bank of Kuwait (International) Plc	18/12/1995

### Exclusions

The Payment services exclusion allows businesses to provide certain services without needing to be regulated however, these businesses are required to notify the FCA of their activity.

[Legal information \(ShPo\\_LegalInformation\)](#) / [Freedom of information \(https://www.the-fca.org.uk/freedom-information\)](https://www.the-fca.org.uk/freedom-information) / [Privacy Policy statement \(ShPo\\_PrivacyPolicy\)](#) / [Contact us \(http://www.fca.org.uk/site-info/contact\)](http://www.fca.org.uk/site-info/contact)

