



NOMAD FINTECH INC - Form ADV Part 3 Client Relationship Summary

873 El Camino Real, Menlo Park, CA 94025 USA - +1 (888) 998-2261 - support@nomadglobal.com

March 26, 2024

Item 1. Introduction

Nomad Fintech Inc. (hereinafter “Nomad”, “we”, “us”) is a software-based investment adviser registered with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors (“you”). Investment recommendations are determined by an Investment Committee and are typically proposed to retail investors via our proprietary mobile app. Through our mobile app, our clients complete a questionnaire to compile their risk profile and we propose selected funds that suit that risk profile. We provide account monitoring as a standard service on an ongoing basis. Nomad offers non-discretionary investment services, where you have the ultimate responsibility and authority regarding investment decisions. Nomad creates and curates ETFs that represent either a multi-asset solution (complete portfolio) or a single asset class solution (e.g. a fixed income ETF), as well as investments in Real Estate Investment Trusts (“REITs”) and stocks (hereinafter “The Basket”), in which clients make the ultimate decision regarding the purchase or sale of such securities purchases. The Basket is recommended for clients classified in conservative, moderate and aggressive risk profiles; however, any client can access it in his/her/their sole discretion. Our investment advice is limited to certain securities, as determined by the Investment Committee. The minimum investment amount to fund your account is \$100. Once the account is opened, Nomad has a minimum amount of \$100 USD for remittance. After this first remittance, investments starts from \$1 USD. This minimum may be waived or reduced in Nomad’s sole discretion. Nomad also provides clients with periodicals or newsletters and offers educational seminars/workshops that cover recent market and regulatory news for informational purposes. For more detailed information about our investment advisory services, see Items 4 and 7 of [our Form ADV Part 2A Brochure and Wrap Program Brochure](#).

Conversation Starters: Consider the following questions before becoming a client (Answers can be found on the mobile app FAQ):

- **Why hire an investment advisory service?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

We charge an annual management fee of 1.00% (Advisory Fee) of assets under management for selected funds. Fees due shall be calculated by multiplying the Advisory Fee (divided by 12) by the average daily balance of your account. Clients investing in The Basket will pay a monthly subscription fee of \$5 USD. This is considered a wrap fee. This wrap fee program may cost you more or less than purchasing these services separately, depending on the amount of trading activity in your account, the value of services that are provided to you under this program, and other factors. Therefore, investment advisory representatives may have a financial incentive to recommend the wrap fee program over other programs or services. We do not charge our clients higher advisory fees based on their trading activity, but you should be aware that we may have an incentive to limit our trading activities in your account(s) because we are charged for executed trades. Generally, wrap programs may result in higher overall costs to you in accounts that experience little trading activity. Our fees may be higher or lower than the fees charged by other advisers for similar services. Fees are typically due for each calendar month and shall be due and payable in arrears no later than the tenth business day of the immediately following calendar month. We will promptly notify you of any increase or decrease in the Advisory Fee. Other than the Advisory Fee described previously, neither Nomad nor any of its employees receive or accept any compensation, directly or indirectly, related to investments sold or purchased for client accounts.

Due to the nature of the securities or products purchased or sold, you may also pay other fees or expenses to third parties. The issuers of securities such as ETFs, REITs, or other similar financial products may charge product fees that affect you. An ETF typically includes embedded expenses and other fees may include management, brokerage, legal, accounting or custodian fees. We do not benefit directly or indirectly from any such fees. We disclose each ETF's information on the mobile app, and encourage you to read each fund's prospectus. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Nomad does not charge a fee for periodicals or newsletters and educational seminars/workshops. For more information on fees for our investment services, see Item 5 of our **Form ADV Part 2A Brochure and Wrap Program Brochure**.

Conversation Starters: Consider the following questions before becoming a client (Answers can be found on the mobile app FAQ):

- **Is there an opening fee for my Nomad Investment Account?**
- **Is there a maintenance fee for my Nomad Investment Account?**
- **What are the management fees of the investment account?**

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

- **Assets under management:** As we charge clients according to an Assets Under Management fee schedule, the more assets we manage for a client, the more the client will pay us as a management fee. We are therefore incentivized to encourage you to increase your account balance.

Additional information about conflicts of interest between us and our clients can be found in [our Form ADV Part 2A Brochure and Wrap Program Brochure](#).

Conversation Starters: Consider the following questions before becoming a client (Answers can be found on the mobile app FAQ):

- **How might your conflicts of interest affect me, and how will you address them?**

How do your financial professionals make money?

Our investment services are offered through our mobile app. Our financial professionals involved in the investments services offered through our mobile app receive an annualized salary and may receive a discretionary bonus.

Item 4. Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

No. You can visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters: Consider the following questions before becoming a client (Answers can be found on the mobile app FAQ):

- **As a financial professional, do you have any disciplinary history? For what type of conduct?**

Item 5. Additional information

Additional information is available on the SEC's website at adviserinfo.sec.gov. For questions about our investment advisory service or if you want to request a copy of the relationship summary, contact us at +1 (888) 998-2261 or via email at support@nomadglobal.com.

Consider the following questions before becoming a client (Answers can be found on the mobile app FAQ):

- **How do I get a Nomad investment account?**
- **Is it safe to invest with Nomad?**