



# Time Invest – Order Execution Policy

## Purpose

This Order Execution Policy (“Policy”) explains how **Time Invest Ltd** (“Time Invest”, “we”, “us”) executes client orders for financial instruments. It ensures compliance with the **Financial Conduct Authority (FCA) rules** and provides transparency to clients regarding how their orders are handled.

## 1. Scope

This Policy applies to all clients using Time Invest’s investment platform to place orders in securities, funds, and other financial instruments where Time Invest acts as execution venue or intermediary.

## 2. Best Execution Principles

Time Invest takes all sufficient steps to obtain the **best possible result** for clients when executing orders, considering:

- **Price:** The financial instrument’s price.
- **Costs:** Transaction costs, fees, and charges.
- **Speed:** Time taken to execute the order.
- **Likelihood of Execution and Settlement**
- **Order Size and Nature**
- **Any other relevant consideration for the client**

## 3. Order Execution Process

1. **Order Receipt:** Orders may be placed via Time Invest’s platform, mobile app, or other authorized channels.
2. **Order Routing:** Orders are routed to execution venues or trading counterparties based on:
  - Quality of execution
  - Availability of the instrument
  - Liquidity and reliability of venue
3. **Partial Execution:** Where full execution is not possible, Time Invest may execute partially and seek best execution for remaining quantities.
4. **Confirmation:** Clients receive confirmation of executed orders, including details of price, quantity, and fees.



#### 4. Factors Affecting Execution

Time Invest may consider:

- Market conditions (e.g., volatility, liquidity)
- Type of financial instrument
- Client instructions (specific instructions may affect our ability to apply standard best execution procedures)

#### 5. Client Instructions

If a client provides specific instructions regarding an order (e.g., price limit or execution venue), Time Invest will execute according to these instructions. Specific instructions may prevent Time Invest from applying its standard best execution process.

#### 6. Fees, Costs, and Charges

Execution costs, including fees charged by Time Invest or third-party venues, are disclosed in the **Fee Schedule**. These costs are taken into account when assessing best execution.

#### 7. Monitoring and Review

Time Invest regularly monitors the effectiveness of this Policy to ensure compliance and that best execution is consistently achieved. This Policy is reviewed at least annually or following significant regulatory or market changes.

#### 8. Conflicts of Interest

Time Invest has procedures to identify and manage conflicts of interest that could affect order execution quality. Conflicts are disclosed to clients where required.

#### **Acknowledgment**

By using Time Invest's platform, clients acknowledge that they have read, understood, and accepted this Order Execution Policy.