



What type of financial service or product do you need?



What can different types of Isle of Man regulated firm offer to consumers?

Please note some regulated firms may do more than 1 activity, for example, a Stockbroker can also be an Investment Manager or Adviser.



Class 1 Financial Services licence

Current Account
Payments
Money transfer
Debit Cards
Foreign Exchange

Personal Loans
Mortgages
Overdrafts
Credit cards
Student Loans

Savings, including Deposit Accounts

Money Service Business

Class 8 Financial Services licence

Payments
Money transfer
Foreign Exchange

Stockbroker

Class 2(1)/(2)-(7) Financial Services licence

Arranging
Investment deals for clients e.g.
Transactions on stock markets
Stocks and Shares
Funds
Other Investments

Investment Manager

Class 2(3)-(7) Financial Services licence

Managing client investment portfolios on a discretionary basis
Providing advice to clients on their

investment portfolio

Financial Adviser

Class 2(3) & (7) Financial Services licence

General Financial Advice

Advice on options for mortgages and borrowing

Advice on options for general savings and retirement savings

Advice on options for investments and pensions

Advice on options for protection e.g. life assurance, critical illness, income protection

Financial Planner

Class 2(3) & (7) Financial Services licence

Create a lifetime financial plan and review regularly

General Financial Advice

Advice on options for mortgages and borrowing

Advice on options for general savings and retirement savings

Advice on options for investments and pensions

Advice on options for protection e.g. life assurance, critical illness, income protection

Insurance Company
Authorised under S8 of
the Insurance Act 2008

Including:
Life Assurance
Critical Illness
Health Insurance
Car Insurance
House Insurance

Investment backed insurance products

Insurance Broker Registered under S25 of the Insurance Act 2008

Advice on options for protection e.g.
Life Assurance
Critical Illness
Health Insurance
Car Insurance
House Insurance