

Order Handling and Best Execution Policy

1. Scope and Purpose

This Policy sets out in detail how Mia Wealth Ltd, an appointed representative of RiskSave Technologies Ltd (FRN: 775330), handles client orders to meet the best execution requirements as defined in the FCA Handbook (COBS 11 - Execution of orders on behalf of retail customers).

Having your best interests in mind, we treat you as a 'retail client' as defined in the FCA Handbook.

There are no exceptions to how we apply our best execution standards that would depend on your client categorisation.

2. Best Execution

When we transmit your orders to a third-party broker, the broker executes the orders by itself or places them with another broker for execution. All orders we receive are transmitted promptly and fairly. Each transmission indicates that it is a transmission of an order received from our clients. The complete and final details of any transactions under the transmitted order will become known to us only upon confirmation from the broker.

The broker is responsible for the execution of the transmitted order and is obliged to execute them on the most favourable terms in accordance with its [Order Execution Policy](#). Where the broker does not have a best execution policy or its standards do not meet FCA requirements, we enforce our best execution standards through legal arrangements with the broker.

We take all necessary measures to obtain the best possible result for you both when transmitting your orders to brokers and when executing orders on your behalf.

We monitor, oversee and review the quality of execution services, including: vendor due diligence and oversight, regular reports, audit rights, and best execution oversight through monthly meetings.

3. Execution Factors

Under the agreements we have with our broker, when executing orders, the broker takes the following factors into account:

- **Price** – the fair price at which a financial instrument is executed
- **Costs** – all costs related to the order or transaction, including implicit costs such as possible market impact, and explicit costs such as exchange or clearing fees
- **Speed of execution** – the time it takes to execute the order or transaction
- **Likelihood of execution and settlement** – the likelihood that the broker will be able to complete the order or transaction
- **Size of the order** – the size of the order or transaction executed, accounting for how this affects the price of execution
- **Other considerations relevant to the execution** – such as market impact – how particular characteristics of the order can affect how best execution is achieved

We assume that your primary wish is to achieve the best possible overall price (price of the financial instrument and all related execution costs); therefore, we give the factors of price and costs relative priority over other factors. However, since financial instruments are usually subject to price fluctuations, we have also selected a broker that is likely to execute your orders promptly.

4. Lifecycle of the Order

Placing orders takes place via the Mia Wealth App. Orders shall be submitted through the appropriate order entry mechanism in App.

We register all orders we receive. Orders placed via the App are registered automatically in our books and records, which meet the legal requirements of a durable medium. The system immediately captures, in chronological order, the following data about orders placed:

- Date and exact time of the order
- Client identification data
- Financial instrument identification data
- Order instruction (buy or sell)
- Order type

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Orders will be transmitted to the broker for execution in the sequence of their receipt and exactly in the content as placed by you.

Once the selected broker sends us confirmation regarding the execution of the order, we will cascade the information back to you promptly via the App or by email. You will have access to all confirmations in a designated area within the App.

We take responsibility for overseeing and facilitating the settlement of orders executed by the broker.

We ensure that funds and/or financial instruments subject to the order are promptly and correctly delivered to the appropriate account through legal and operational arrangements entered into with our selected broker.

Orders placed outside of market hours will be transmitted to the broker on the next business day and will be sought to be executed once the market opens, at which point the price of the relevant instrument may have shifted.

5. Refusal to Transmit

We have established situations in which we will refuse transmission of orders for execution. These are also part of our Terms of Service to which you must consent to become our customer.

The list of refusal situations is indicated in our Terms and Conditions, which are provided to you upon account opening and are available on our website at any time.

6. Execution Risks

You should be aware of the following risks in relation to execution of financial instrument orders.

- Slippage – the risk of a difference between the expected price of the trade when the order is submitted and the price at which the trade is executed. We monitor timing and price of trades through our automated monitoring tools and review third-party execution reports; however, we cannot guarantee the best possible result for each trade, especially during increased volatility

- Gapping – the risk of the price of a security opening above or below the previous day's close price with no trading activity in between. Significant market movements after news announcements can have considerable impact on pending order execution
- Trading Outages – arising from technical failures, malfunctions, connectivity issues or similar events. We have arrangements in place to monitor system uptime and escalation processes

7. Selected Brokers and Execution Venues

We reserve the right to add or remove brokers and execution venues as deemed appropriate to obtain the best possible result for you.

We select brokers that combine high quality service standards with effective best execution arrangements to obtain best execution on a consistent basis.

8. Monitoring and review

We review this Policy on an annual basis, or more frequently where material changes impacting best execution standards occur.

Control Table:

Version	Date of issue	Notes
1	21 January 2026	First issue

9. Contact us

If you have any questions about this policy, please contact us at support@miawealth.co.uk.