

FORM CRS

October 14th, 2022

1. INTRODUCTION

INTERNATIONAL CORRESPONDENT TRADING, INC. (ICTI) is a broker-dealer that provides brokerage accounts and is registered with the Securities and Exchange Commission (SEC). ICTI is a member of FINRA and SIPC. It is important for you to understand how brokerage services and fees differ to determine which type of account is right for you. The firm is obligated to provide to you the form CRS (Client Relationship Summary) by its regulators. You may find further information at www.ictibroker.com. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS/> which also provides educational materials about broker dealers, investment advisers, and investing.

2. SERVICES OFFERED.

- ***“What investment services and advice can you provide me?”***

We provide institutional brokerage, retail brokerage and broker/dealer services. We buy and sell stocks, listed options, mutual funds, and corporate bonds. We act as agent to transact your orders and we route your orders to our clearing firm, Apex Clearing Corp. We will not monitor your portfolio or investments on an ongoing basis unless agreed in advance with the account representative, or if you open a discretionary account.

To open new account, we require you to provide personal and financial information. There is a minimum requirement of \$2000, and there are account maintenance fees related to the balance of the account. For Options accounts we require a minimum of \$100k.

QUESTIONS TO ASK:

- *Given my financial situation, should I choose a brokerage service? Why or why not?*
- *How will you choose investment to recommend to me?*
- *What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

3. FEES, COSTS, CONFLICTS AND STANDARDS OF CONDUCT

- ***What fees will I pay?***
- ***What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?***

You will pay fees and costs whether you make or lose money on your investments, and these will affect your investment's performance over time. All fees reduce the value of your investment. The more transactions in your account the more fees we will charge you. We therefore have an incentive to encourage you to engage in transactions. Please make sure you understand what fees and costs you are paying.

We charge commissions, a negotiated fee between the account executive and the client for each transaction with stocks or exchange traded funds (ETFs). Other investments such as bonds, Mutual Funds, have a fee called “load” which reduces the value of your investment. Mutual funds also may charge management and maintenance fees and vary depending on the fund. The firm may also charge you wire fees, account inactivity fees, and monthly statement fees which lower the value of your investments and portfolio.

QUESTIONS TO ASK:

- *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs and how much will be invested for me?*

We are obligated to act in your best interests and not put our interest ahead of yours, when we provide you with a recommendation. Please note that our firm does not solicit trades or make recommendations unless the account holder asks for this service. However, the way we make money may create conflicts with your interests. You should ask us to explain these conflicts because they can affect the recommendations. For example, we route our orders to our Clearing Firm, Apex Clearing Corp. We may receive a rebate on routed orders. Additionally, we may receive a credit Interest rebate on cash deposits in the retail accounts.

QUESTIONS TO ASK:

- *How will you choose investment recommendations for me?*
- *How might your conflicts of interest affect me and how will you address them?*
- *How do your financial professionals make money?*

Your account executive may receive a financial compensation based on the number of commissions charged in relation to the transaction for your account.

4. DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes. For additional information about our brokers and services please visit investor.gov/CRS

QUESTIONS TO ASK:

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

5. ADDITIONAL INFORMATION

You may find additional information about our brokerage services at our website www.ictibroker.com

You may request a copy of the Form CRS by contacting your investment professional or call

201-2229300 for a copy or to request up-to-date information

QUESTIONS TO ASK:

- *Who is the primary contact person for my account? Is he or she a registered representative of a broker dealer?*
- *If I have concerns about how this person is treating me, who should I speak to?*