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Investor compensation schemes

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In short: Among the jurisdictions in this wiki, compensation schemes exist in the UK (up to £85,000), Cyprus and Germany (90% up to €20,000), Poland (up to €20,100) and for deposits at Swiss banks (up to CHF 100,000). None covers trading losses. [1] [2] [3] [4]

Jurisdiction	Compensation if the firm fails
Anjouan (Comoros)	None.
Australia	No dedicated compensation fund for OTC derivative clients. Licensees must belong to AFCA, the external complaints scheme.
Bahamas	No investor compensation scheme.
Belize	No investor compensation scheme.
British Virgin Islands	No investor compensation scheme.
Cayman Islands	No investor compensation scheme.
Cyprus	Investor Compensation Fund (ICF): the lower of 90% of the covered claim or €20,000 per client.
Germany	EdW: 90% of claims from securities transactions, up to €20,000 per investor.
Grande Comore (Comoros)	None.
Labuan (Malaysia)	No investor compensation scheme.
Marshall Islands	None.
Mauritius	No investor compensation scheme.
Mohéli / Mwali (Comoros)	None.
Nauru	None. The government accepts no liability for ISAN's actions or for money paid to it.

Jurisdiction	Compensation if the firm fails
Poland	KDPW compensation scheme: 100% of the first €3,000 and 90% above it, with a maximum payout of €20,100 per investor.
Saint Lucia	None.
Saint Vincent and the Grenadines	None.
Seychelles	No investor compensation scheme.
Singapore	No investor compensation scheme for CMS licensee clients.
South Africa	No compensation scheme for OTC derivative clients; complaints go to the ombud system.
Switzerland	Deposits at a Swiss bank are protected by esisuisse up to CHF 100,000 per client.
United Arab Emirates	No investor compensation scheme in the DIFC or ADGM that we could confirm. Onshore, the CMA reported about AED 1.2 billion of client refunds in the first nine months of 2026.
United Kingdom	FSCS: up to £85,000 per eligible person, per firm, for investment claims where the firm failed after 1 April 2019.
United States	No compensation scheme covers retail forex accounts.
Vanuatu	No investor compensation scheme.

How the schemes work

- **UK FSCS:** up to £85,000 per eligible person, per firm, for investment claims where the firm failed after 1 April 2019. [1]
- **Cyprus ICF:** the lower of 90% of the covered claim or €20,000. [2]
- **Germany EdW:** 90% of claims from securities transactions, up to €20,000. [3]
- **Poland KDPW:** 100% of the first €3,000 and 90% above it, up to a payout of €20,100. [4]

Compensation depends on the entity that holds your account. A client of a brand's offshore entity is not covered by the scheme of its EU or UK sister company.

References

1. Official Investments: what FSCS covers . Financial Services Compensation Scheme. Accessed November 2026.
2. Official Investor Compensation Fund: information for investors . CySEC. Accessed November 2026.
3. Official Bundestag Drucksache 19/21059: answer on the EdW . Deutscher Bundestag. Accessed November 2026.
4. Official Investor Compensation Scheme . KDPW. Accessed November 2026.

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