

## Form CRS: Nomad Investment Services, Inc. Client Relationship Summary (Form “CRS”) (11.2025)

<b>Item 1: Introduction</b>	<p>Nomad Investment Services, Inc. (hereinafter “Nomad,” “we,” “us”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (“FINRA”) and Securities Investor Protection Corporation (“SIPC”). Brokerage and investment advisory services fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <a href="https://investor.gov/CRS">Investor.gov/CRS</a>, providing educational materials about broker-dealers, investment advisers, and investing.</p>
<b>Item 2: Relationship and Services</b>	<p><b>What investment services and advice can you provide me?</b></p> <p>Nomad provides mobile brokerage services to retail investors through its mobile application (“App”). Our brokerage accounts are self-directed, meaning you retain full responsibility and authority over your investment decisions. Our accounts allow you to invest in exchange-traded funds (“ETFs”), Real Estate Investment Trusts (“REITs”), stocks, sovereign and corporate bonds, and American Depositary Receipts (“ADRs”), among other investing products. We do not offer proprietary products. We do not manage your account, and we do not offer this as a service. While there are generally no account minimums or other requirements to open or maintain a brokerage account, certain products and services (e.g., Stock Lending Program, Fixed Income, or Incoming funds transfers) may have a minimum amount or other requirements. You can find information about this and other fees on: <a href="https://nis.nomadglobal.com/en/fees">nis.nomadglobal.com/en/fees</a>.</p> <p>For more detailed information about our services, please review your Investment Account Agreement or visit our website: <a href="https://nis.nomadglobal.com/en/legal">nis.nomadglobal.com/en/legal</a>.</p> <p><b>Conversation Starters:</b></p> <ul style="list-style-type: none"> <li>• <i>Given my financial situation, should I choose a brokerage service? Why or why not?</i></li> <li>• <i>How will you choose investments to recommend to me?</i></li> <li>• <i>What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?</i></li> </ul> <p>See Response to these Conversation Starters <a href="#">Here</a></p>
<b>Item 3: Fees, Costs, Conflicts, and Standards of Conduct</b>	<p><b>What fees will I pay?</b></p> <p>The principal fees and costs you may incur for our brokerage services are A) Commissions and Markups/Markdowns; B) Exchange, Regulatory, and Clearing Fees; C) Payment for Third Party Services; D) Subscription Service Fees; E) Other Fees and Costs. Transaction-based fees are charged at the time of the trade; others will be charged monthly. These fees may change from time to time, but you will always be informed ahead of time. All securities trades are on a self-directed basis. We make more money when there are more trades in your account, and we may have an incentive to encourage you to trade more often.</p> <p><b>Other Fees and Costs.</b> Some investments, like ETFs, include embedded expenses and other fees that affect the performance of your investment. For details about the fees and costs that you will incur, please review the relevant offering materials (prospectus) for the particular investment. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any money you make on your investments over time. Please make sure you understand the fees and costs you are paying.</p> <p><b>Additional Information.</b> While the above list includes some of the more common fees and costs you may encounter, it is not exhaustive. For complete details of services provided by Nomad and corresponding fees and costs, please visit: <a href="https://nis.nomadglobal.com/en/fees">nis.nomadglobal.com/en/fees</a>.</p>

	<p><b>Conversation Starters:</b></p> <ul style="list-style-type: none"> <li>• <i>Help me understand how these fees and costs might affect my investments.</i></li> <li>• <i>If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</i></li> </ul> <p>See Response to these Conversation Starters <a href="#">Here</a></p>
--	--

	<p><b>What are your legal obligations to me when offering recommendations? How else does your firm make money and what conflicts of interest do you have?</b></p> <p><b>We <i>do not</i> provide recommendations.</b> The way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the services we provide you. Here are some examples to help you understand what this means.</p> <p>Our revenue is based on the volume and the number of transactions in your account. Therefore, we have an incentive to encourage you to engage in transactions.</p> <ul style="list-style-type: none"> <li>- Principal Trading: In certain investments, such as bonds, we may act as a riskless principal, meaning we execute your trade by purchasing or selling securities you want from a third party solely to facilitate your transaction. This creates a conflict of interest because we may benefit from the difference between the price at which we acquire or sell the security and the price at which we trade with you.</li> <li>- When you leave your cash uninvested, our clearing firm earns interest on those balances and shares the income with us.</li> <li>-</li> </ul> <p><b>Conversation Starters:</b></p> <ul style="list-style-type: none"> <li>• <i>How might your conflicts of interest affect me, and how will you address them?</i></li> </ul> <p>See Response to these Conversation Starters <a href="#">Here</a></p>
	<p><b>How do your financial professionals make money?</b></p> <p>Our brokerage services are offered through our mobile app. Our professionals involved in the brokerage services receive an annual salary and may receive a discretionary bonus. Their compensation does not depend on transactions of any particular product or service.</p>
<p><b>Item 4: Disciplinary History</b></p>	<p><b>Do you or your financial professionals have legal or disciplinary history?</b></p> <p>No. Please visit <a href="http://Investor.gov/CRS">Investor.gov/CRS</a> for a free and simple search tool to research your financial professionals.</p> <p><b>Conversation Starters: Ask your financial professional:</b></p> <ul style="list-style-type: none"> <li>• <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i></li> </ul> <p>See Response to these Conversation Starters <a href="#">Here</a></p>
<p><b>Item 5: Additional Information</b></p>	<p><b>For additional information</b> about our brokerage services, or to request up-to-date information and a copy of the CRS contact us at +1- (888) 998-2261 or via email at <a href="mailto:support@nomadglobal.com">support@nomadglobal.com</a>.</p> <p><b>Conversation Starters:</b></p> <ul style="list-style-type: none"> <li>• <i>Who is my primary contact person? Is he or she a representative of an investment adviser or a broker- dealer?</i></li> <li>• <i>Who can I talk to if I have concerns about how this person is treating me and my investments?</i></li> </ul> <p>See Response to these Conversation Starters <a href="#">Here</a></p>