

# Capital Security Bank - Get Investment Clarity

*Capital Security Bank's CEO John Evans outlines how best to protect your assets*

LONDON, UNITED KINGDOM, June 15, 2022 /EINPresswire.com/ -- [Capital Security Bank](#) 'CSB' CEO John Evans notes, the last year has been significant for CSB and a year that will define the type of bank CSB is for years to come. With a newly approved strategy taking us out to 2024 focusing on online brokerage and custody of client investments as CSB's core banking product, 2021 has been a year of investment back into our product, services and automation of processes and procedures all aimed at further improving our client experience and reaffirming our values of being Secure, Trustworthy and Reliable.



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CSB clients access to a wider range of investment opportunities and instrument types across many international markets.”

*John Evans, CEO, Capital Security Bank*

CSB continues to be based purely in the Cook Islands which allows CSB clients to take advantage of a world-class developed and sustained legal framework with regulations and prudential guidelines designed to protect account holders, their assets, and their privacy. This world-class legal and regulatory framework has created a strong foundation for CSB, one which has allowed CSB to achieve an exciting milestone in 2022 of being in business for 25 years.

From a product point of view, we are very excited to announce that CSB will be releasing an enhanced version

of its online trading platform in 2022, giving CSB clients access to a wider range of investment opportunities and instrument types across many international markets.

An outline of our current product range and investment options includes the following.

Your Investment Options

Stocks

Stocks, or equities are one of the simplest ways to trade. Stocks represent partial ownership, or equity, in a company. When you buy one single stock share, you're purchasing a tiny slice of the company and the more shares you buy, the more of the company you own.

## Bonds

A borrower (called the issuer) is in debt to you (the investor) when you invest in a Bond and agrees to pay you interest in return for your investment. Bonds are a great way to earn income because they tend to be relatively safe investments. But, just like any other investment, they do come with certain risks such as interest rate and market price risk, issuer credit/default risks.

## Mutual Funds

A Mutual Fund is an investment company that takes money from many investors and pools it together in one large pot. Mutual funds in recent times have been considered an excellent mode of wealth building and has gained rapid popularity because they are widely diversified which helps to minimize the risk of investment. Mutual funds have variety of schemes and income options to suit the financial preferences of all classes of investors, be it Retail, Corporate or Institutional depending on their risk appetite.

## ETFs

With Exchange Traded Funds "ETF's" like Mutual Funds you can diversify your portfolio while enjoying the added benefit of buying and selling them on a stock exchange the way that a regular stock can be. ETFs often have lower investment minimums and lower fees than Mutual Funds. ETF's are a basket of securities, so if a single securities within the basket performs poorly, your losses are minimized thanks to the strength of the other underlying securities held in the ETF.

## Precious Metals

Precious metals are rare metals that have a high economic value, such as gold and silver and they provide another useful way that you can diversify your investment portfolio. Investing in precious metals offers allot of similar benefits to that of other securities such as hedging against inflation and providing price volatility which can be used to generate additional wealth, they are also generally very liquid and carry little credit risk.

## Fiduciary Deposits

A Fiduciary Deposit is a fixed deposit that a bank places, in its name, with one of its counterparties for the benefit of, and at the risk of, it's client. An investor can select where the deposit is placed and for what term allowing them to diversify their investments and improve their returns by enabling them to place their funds on fixed deposit in several banks

simultaneously via a single bank account.

How do I get access to all of this?

Establishing an account with CSB gives you access to all these investment opportunities. Applying for an account is a simple process to follow when using our online registration form and generally take 3-10 business days to complete. There is no need for the applicant to visit the Cook Islands to apply for an account however our application process is thorough, and we do require a certain level of information and documentation from our applicants upfront to allow the remote account openings.

### [THE APPLICATION FORM](#)

Establishing an international bank account can be a complicated and time-consuming process these days with a high standard of compliance being required to meet local and international regulatory requirements, banks will either not accept international clients at all or have account opening processes that can take weeks to have an account approved and opened.

CSB has invested time and resources into its online account opening forms and the technology used to verify account applicants to create an account opening process which is easy to follow and one that cuts down on the time frames to get the account opened by collecting the correct information we require upfront and then provides the applicants with the required next steps needed to complete the account opening process such as background information on the account applicant and supporting documents such as a government issued photo ID and proof of address. Below are some examples of the information, supporting documents and verification requirements an account applicant will need to be able to provide/meet.

Read more at [CEO Insight](#)

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