

# Markets in Financial Instruments Directive II (MiFID II)

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The EU's **Markets in Financial Instruments Directive II (MiFID II)** is a 2018 update to the original [Markets in Financial Instruments Directive \(MiFID\)](#) and is a legislative framework instituted by the European Union (EU) to regulate financial markets in the bloc and improve protections for investors. Its aim is to standardize practices across the EU and restore confidence in the industry, especially after the 2008 financial crisis.

- MiFID II, a European Union packet of financial industry reform legislation, rolled out on Jan. 3, 2018.1
- MiFID II covers virtually every asset and profession within the EU financial services industry.
- MiFID II regulates off-exchange and OTC trading, essentially pushing it onto official exchanges.
- Increasing transparency of costs and improving record-keeping of transactions are among MiFID II's key regulations.

Source: <https://www.investopedia.com/terms/m/mifid-ii.asp>

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