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RISK DISCLOSURE NOTICE

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Risk Disclosure Notice

Before you apply to open a trading account with us, you must carefully consider whether trading CFDs is appropriate for you.

CFD trading is high risk and is not suitable for all investors. You must consider your personal objectives, financial situation and needs, and seek independent advice if necessary.

You should not deal in CFDs unless you understand the nature of the contract you are entering into and the extent of your exposure to risk from that contract.

Trading CFDs involves a high degree of risk.

The leverage involved in trading CFDs means that both gains and losses are magnified. In other words, a relatively small market movement can lead to a proportionately larger movement in the value of your investment; this can work against you as well as for you. The 'leverage' involved in trading CFDs means that a small initial margin payment can potentially lead to significant losses.

Derivative markets can be highly volatile.

The prices of the underlying securities, currencies, commodities, financial instruments or indices may fluctuate rapidly, over wide ranges and in reflection of unforeseen events or changes in conditions, none of which are within your control.

It will also be influenced by unpredictable events, including but not limited to:, changing supply and demand relationships, governmental, agricultural, commercial and trade programs and policies, national and international political and economic events, and the prevailing psychological characteristics of the relevant marketplace.

Foreign markets will involve different risks to Australian markets.

The potential for profit or loss from CFDs relating to a foreign market or

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denominated in a foreign currency will be affected by fluctuations in foreign exchange rates. It is possible to incur a loss if exchange rates change to your detriment, even if the price of the instrument to which the CFD relates remains unchanged.

You may sustain a total loss of the margin that you deposit with us to establish or maintain a position.

If the market moves against you, you may need to pay substantial additional margin at short notice.

If you fail to do so within the required time, your position may be liquidated at a loss. You will be deemed to receive platform notifications prompting you to deposit additional funds, even if you fail to check the platform and receive the notification. It is your sole responsibility to ensure that you are aware of and meet any margin calls by monitoring your account closely.

No personal financial product advice/recommendation relating to CFDs will be provided.

We are not authorised to provide you with personal advice and will accordingly only give you general advice and information about how margin trading works.

Consequently, you should carefully consider the appropriateness of any general advice, having regard to your personal objectives, financial situation and needs, and obtain financial and/or legal advice before you open an account and trade with us.