



RISK DISCLOSURE POLICY

CFI INTERNATIONAL LTD

REGULATED BY THE FINANCIAL SERVICES COMMISSION

1. INTRODUCTION

Credit Financier Invest (Mauritius) Ltd (hereinafter “the Company”, “us”, “our” “we”) holds an Investment Dealer (Full service Dealer, excluding underwriting) Licence, C118023104 since the 14th January 2019, pursuant to Section 29 of the Securities Act 2005, Rule 4 of the securities (Licensing) Rules 2007 and the Financial Services (Consolidated Licensing and Fees) Rules 2008.

Clients and Prospective Clients must read this notice, prior to begin their relationship and prior to commencing any trading activity with our Company.

This General Risk Disclosure cannot and does not disclose or explain all of the possible risks that Clients could face, however, it is designed to explain in general terms the risks involved in dealing in Financial Instruments. The client should be aware of all the risks associated with trading in Contracts for Difference (CFDs) and seek advice and consultation from independent financial advisors if they are any doubts. The Company does not provide such advice and if the Client does not understand the risks in trading CFDs, they should not trade at all.

CFDs is an agreement between two parties to exchange the difference between the opening and closing price of a contract including but not limited to shares, currencies, commodities and index. Investors, trading with CFDs are faced with all the benefits and risks of owning securities, but they do not have any rights to the underlying asset.

2. WARNING: COMPLEX INSTRUMENTS

This notice is provided as is required to do so and remaining compliant with the FAIS Act. Clients are advised to not trade in complex instruments (Such as derivatives) unless they understand their nature and the risks involved, but also how their personal exposure to such risks applies to them. Clients need to be sure and satisfied that the products are appropriate for them and their financial standing.

Different instruments involve different levels of exposure risks and Clients should be made themselves aware and acquainted with the risks associated with each investment.

3. LEVERAGE

Before a client can proceed with the opening of a trade on CFDs or other financial derivative products through their trading account, they are required to add funds for the purposes of maintain the minimum margin requirement. The Clients understand and acknowledge that they will be trading using “leverage” or “gearing”. This means that a relatively small market movement can lead to a much larger proportionately movement in the value of their positions and can work either in their favour or against it. Due to this fluctuation, it is not unlikely that a Clients investment may become of no value.

The movement in the underlying market, can have a disproportionately dramatic effect on your trades.

Clients are solely responsible for any losses suffered in their trading account. They should therefore be prepared to lose all their invested capital and should not invest money they cannot afford.



4. LOSSES EXCEEDING INITIAL DEPOSIT

The Client acknowledges and understand that the risk of loss arising from trading in CFDs can be substantial and the Client might lose more than the Initial Amount and any additional amounts thereafter.

A big number of trading instruments that are traded on the Forex market, have a high intraday volatility, which can either bring profit or loss.

5. FOREIGN MARKETS AND CURRENCY RISK

Foreign markets involve different risks from domestic markets. In some cases, risks will be greater. The potential for profit or loss from transactions on foreign markets or in foreign currency will be affected by fluctuations in foreign exchange rates. Such enhanced risks include the risks of political or economic policy changes in a foreign media, which may substantially and permanently alter the conditions terms, marketability or price of a foreign currency.

Investing in FX Contracts and CFDs with an underlying asset listed in a currency other than your base currency entails a currency risk, due to the fact that when the CFD or FX Contract is settled in a currency other than your base currency, the value of your return may be affected by its conversion into the base currency. Any changes in the exchange rates may have a negative effect on the financial instrument's value, price and performance, and may lead to losses for the Client.

6. PRICES

The prices posted on the Company's Website may not necessarily reflect the broader market. We will select closing prices to be used in determining Margin requirements and in periodically marking to market the positions in customer accounts. Although we expect that these prices will be reasonably related to those available on what is known as the interbank market, prices we use may vary from those available to banks and other participants in the interbank market. Consequently, we may exercise considerable discretion in setting margin requirements and collecting margin funds.

7. ELECTRONIC TRADING

Trading in OTC contracts through the Company's Online System may differ from trading on other electronic trading systems as well as from trading in a conventional or open market. Customers that trade on an electronic trading system are exposed to risks associated with the system including the failure of hardware and software and system down time, with respect to the Company's Online System, the individual customer's systems, and the communications infrastructure (for example the internet) connecting the platform with customers. Since the Company does not control signal power, its reception or routing via Internet, configuration of your equipment or reliability of its connection, we cannot be liable for communication failures, distortions or delays when trading via the Internet. The Company employs backup systems and contingency plans to minimize the possibility of system failure, and trading via telephone is available.

8. RESTRICTIONS, IMPOSED UNDER LEGISLATION

The client assumes all risk for the operations prohibited by the legislation of the country of his permanent residence. Each client has to notify the appropriate authorities about the level of income by himself.



9. CONFLICT OF INTEREST

The Company takes all reasonable steps to identify and prevent or manage the conflicts of interest arising in relation to its business lines and its group's activities under a comprehensive Conflicts of Interest Policy. The disclosure of conflicts of interest by the Company should not exempt it from the obligation to maintain and operate the effective organisational and administrative arrangements. For more information on (potential) conflicts of interest and the mitigation measures taken by the Company, kindly refer to the Company's Conflicts of Interest policy.

10. RISK DISCLAIMER FOR CFI TRADING APPLICATION

The present Risk Disclaimer for CFI Trading Application ("Disclaimer") is applicable to any transaction made by the Client, should the transaction be made through the application designated for such purposes by CFI ("Application") and/or any other application and/or website and/or software and/or platform adopted by CFI ("Application" "application").

The undersigned and/or the individual/entity accepting information in relation to the "Risk Disclaimer for CFI Trading Application" as outlined below whether electronically via application and/or by writing may hereinafter be referred to as ("Client" "You"). CFI may hereinafter be referred to as ("CFI" "We" "Us").

Please note that our trading application for financial instruments carries inherent risks, including trading risks, network risks, and force majeure events. Trading in financial instruments is highly risky and may not be suitable for all investors. Clients should carefully consider the possibility of incurring significant losses before investing. Technical and other factors beyond our control, such as internet connectivity and server downtime, may affect the application's performance.

SPECIFIC RISKS, WITHOUT LIMITATIONS, RELATED TO THE USE OF THE APPLICATION INCLUDE:

TECHNICAL RISKS: The performance of the application may be impacted by technical issues such as but not limited to software bugs, system failures, network outages, network ineffectiveness, slowness and/or pressure in the network and/or any other technical issue. Clients should be aware of the technical risks associated with using the application and ensure that their devices and internet connections are secure and reliable.

CYBERSECURITY RISKS: The application may be subject to cybersecurity risks, such as but not limited to hacking, phishing, and other malicious activities. Clients should be aware of the cybersecurity risks associated with using the application and take appropriate measures to protect their personal and financial information.

COMPATIBILITY RISKS: The application may not be compatible with all devices and operating systems, which may impact its functionality and performance. Clients should ensure that their devices meet the application's minimum requirements before downloading and using it.

THIRD-PARTY RISKS: The application may rely on third-party services such as but not limited to data providers, market makers, and payment processors. The reliability and quality of these third-party services may impact the application's performance and functionality. Clients should be aware of the third-party risks associated with using the application and carefully evaluate the reliability and quality of any third-party services used by the application.



It is important to note that the use of our trading application is entirely at the client's own risk, as CFI assumes no liability and/or responsibility arising from the Client's usage of the application. We do not provide any guarantees or warranties regarding the accuracy, reliability, or completeness of the information provided on the application, nor do we guarantee the availability, reliability, or security of our trading platform. Clients should carefully evaluate their financial situation and risk tolerance before using our application for trading financial instruments.

Use of the application is at your own risk to the fullest extent allowable under applicable law and regulations, we and our owners, stakeholders, employees, officers and affiliates shall not be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of or related to: (i) use or misuse of the application or the application content; (ii) inability to access or use the application or the application content; (iii) any loss or corruption of data or information submitted via the application; or (iv) any communications or services provided by, or requested from us via the application.

In conclusion, clients should seek professional advice before making any financial decisions and carefully consider their financial situation and risk tolerance. The Client acknowledges and accepts to discharge CFI from claims for any direct, indirect, consequential, incidental, and/or special losses that may result from the use of our application for trading financial instruments, including but not limited to trading risks, network risks, force majeure events, technical risks, cybersecurity risks, compatibility risks, and third-party risks. The limitations and exclusions in the agreement apply irrespective of whether we, our employees, or affiliates are aware of any losses incurred or claims made against CFI.

INDEMNITY: The client agrees to indemnify CFI and hold CFI harmless from any losses, damages, or expenses incurred as a result of the use of the application. By using our trading application for financial instruments, you agree to indemnify us against any damages or losses incurred as a result of your actions. You shall be responsible for indemnifying us on demand against all liabilities, costs, expenses, damages (including reputational), and losses (including but not limited to any direct, indirect or consequential losses), as well as all interest, penalties, and professional costs and expenses that we incur as a result of:

- a) Your breach of the Agreement;
- b) The provision of any false or misleading information by you to us; and/or
- c) The enforcement of the Agreement.

We are not responsible for any failure to access the software and/or CFI trading platform or any loss or damage resulting from the transmission of information over any network, including but not limited to the internet.

Force Majeure: We may determine that a Force Majeure Event exists if we believe that it prevents us from maintaining an orderly market in any financial instrument, we deal with on the Trading Platform. A Force Majeure Event includes, but is not limited to, events like strikes, riots, acts of terrorism, pandemic, epidemic, war, or government regulations that make it impossible to maintain an orderly market.

It is important to note that a Force Majeure Event is beyond our control, and we cannot be held responsible for its consequences. By using our app for trading financial instruments, you agree to accept the risks associated with a Force Majeure Event and release us from any liability whatsoever in such circumstances.

Neither party shall be held liable for any losses that may arise as a result of unforeseeable events



occurring after the agreement becomes effective, or for any losses not caused by a breach of the terms contained in the agreement. Any reliance on the information provided on the application or the use of the application itself is entirely at the client's own risk.

11. FORCE MAJEURE

The company is not responsible for losses or receiving earned funds that are not in full volume, in case any force majeure circumstances occur, namely nature disasters, extraordinary weather conditions, threat of war, act of terrorism, revolution, illegal actions of third parties, massive unrest, riot, decisions of state bodies etc.

12. REVIEW

This policy may be reviewed from time to time and amended to reflect our regulatory requirements. It is our sole discretion whenever we deem necessary to do so, without the prior notice to the Client. It is the Client's responsibility to stay informed and updated with the changes and they are advised to read and remain updated with this policy at regular intervals.

WARNING: YOU SHOULD ONLY ENGAGE IN CFD TRADING IF YOU ARE PREPARED TO ACCEPT A HIGH DEGREE OF RISK AND IN PARTICULAR THE RISKS OUTLINED IN THIS POLICY. CLIENTS SHOULD NOT ENGAGE IN CFD TRADING UNLESS THEY UNDERSTAND THE FEATURES AND RISKS INVOLVED WITH SUCH INVESTMENTS AND THAT THEY MAY LEAD TO A LOSS OF THEIR FUNDS AND IMPOSE ADDITIONAL CHARGES/FEES.

October, 2024