Risk Disclosure Notice

Premium PIPS (EU) Ltd

Regulated by the Cyprus Securities and Exchange Commission (CySEC), Licence No. 362/18 Registered address: Ground Floor, The Sotheby Building, Rodney Bay, Gros-Islet, Saint Lucia Postal address: P.O. Box 838, Castries, Saint Lucia

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1. Purpose of this Notice

This Risk Disclosure Notice is provided to you in accordance with applicable regulatory requirements because you are considering dealing with Premium PIPS (EU) Ltd ("Premium PIPS", "we", "us") in contracts for difference ("CFDs") and other leveraged over-the-counter products. It cannot and does not disclose or explain all of the risks involved in dealing in such products. You should not deal in these products unless you understand their nature, how they work, and the extent of your exposure to risk and potential loss.

2. Key Risk Warning

CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. 74% of retail investor accounts lose money when trading CFDs with this provider. You should consider whether you understand how CFDs work and whether you can afford to take the high risk of losing your money.

3. Leverage and Margin

CFDs are leveraged products. A relatively small market movement can have a proportionately larger impact on the funds you have deposited. Retail clients may trade with leverage of up to 1:30; professional clients may be granted leverage of up to 1:500. Trading with leverage magnifies both profits and losses. You may be required to deposit additional margin at short notice to maintain open positions. If you fail to do so, your positions may be closed at a loss and you will be liable for any resulting deficit, subject to the negative balance protection available to retail clients.

4. Volatility and Market Risk

Financial markets can move rapidly and unpredictably. Prices of the underlying instruments to which CFDs relate — including currency pairs, indices, commodities, shares, bonds, futures and cryptocurrencies — are affected by global economic and political events, news, and changes in supply and demand. Under abnormal market conditions, prices may gap: an order may be executed at a price significantly worse than the price requested, and stop-loss orders are not guaranteed.

5. Cryptocurrency CFDs

CFDs on cryptocurrencies are especially high-risk. The underlying markets are highly volatile, may be unregulated, and can experience sudden and severe price movements, illiquidity, and periods where trading is unavailable. You should only trade cryptocurrency CFDs with money you can afford to lose.

6. Counterparty and Execution Risk

CFDs are over-the-counter products entered into with Premium PIPS as your counterparty. They are not traded on a regulated exchange and are not cleared through a central clearing house. You are exposed to the risk that we may not be able to meet our obligations to you. Client funds are held in segregated accounts in accordance with applicable CySEC rules, and eligible clients may be covered by the Investor Compensation Fund.

7. Technology and Connectivity Risk

Trading through an electronic platform carries risks, including hardware or software failure, and interruptions to internet connectivity. Premium PIPS is not responsible for losses caused by circumstances outside its reasonable control. You should maintain adequate alternatives for monitoring and closing positions.

8. No Advice and No Guarantee of Profit

Any information, research, analysis, signals or market commentary that we make available is generic marketing communication or educational material and does not constitute investment advice or a personal recommendation. Past performance is not a reliable indicator of future results. No trading strategy can guarantee profits or eliminate the risk of loss.

9. Costs and Charges

Trading CFDs involves costs including spreads, commissions, and overnight funding (swap) charges. Holding positions overnight, over weekends, or across market closures may result in additional charges or exposure to opening gaps. Full details of our costs and charges are published on our website and can change from time to time.

10. Restricted Jurisdictions

Our products and services are not available to residents of certain jurisdictions, including Brazil, Belgium, the United Kingdom and the United States, and are not intended for distribution to any person in any country where such distribution or use would be contrary to local law or regulation.

11. Appropriateness

Before opening an account we are required to assess whether trading in CFDs is appropriate for you, based on your knowledge and experience. If we warn you that CFD trading may not be appropriate for you, you should carefully consider whether to proceed. Trading in CFDs is not suitable for everyone. You should not risk more than you are prepared to lose.

If you have any questions about this notice, please contact us on +44 07527089165 (London) or +1 758 285 7447 (St. Lucia), or through the contact form on our website before you begin to trade.

This notice does not form part of your client agreement and does not replace the full Terms and Conditions and legal documents available on our website.