RISK DISCLOSURE STATEMENT

A speculative approach to CFD trading may involve risks to the user's capital. According to the classification of several regulatory authorities, CFDs are considered high-risk instruments because they do not provide capital protection or guaranteed returns, and clients may lose the funds they invest. On the Alma Expo Trading Platform, it is not possible to lose more than the invested funds, and clients cannot incur debt to Alma Expo. Trading CFDs is not suitable for all investors; make sure you fully understand the potential risks.
This Risk Disclosure Statement forms part of the Client Agreements as defined in the User Agreement.

1. General
1.1. You are considering using the Alma Expo Trading Platform (the "Company", "we", etc.) to enter into contracts for difference ("CFDs"). CFDs are high-risk investments that are not suitable for many investors.
1.2. This statement contains information about the risks associated with CFD trading, but it cannot explain all risks or how such risks relate to your personal circumstances. If in doubt, you should seek professional advice.
1.3. It is important that you understand the potential risks before trading with the Company. If you decide to trade with the Company, you must be aware of the risks, have sufficient financial resources to bear them, and monitor your positions closely.

2. Potential for Significant Losses
2.1. Leverage can magnify both profits and losses. Unless you place a stop-loss or limit order, you may incur significant losses if the market moves against your open position. However, your losses cannot exceed the funds in your Trading Account.

3. CFDs Are Not Suitable for Long-Term Investment
3.1. CFDs are not appropriate for investors seeking long-term holdings. Holding a CFD position open for too long increases associated costs, and it may be more advantageous to purchase the underlying asset instead.

4. No Rights to the Underlying Asset
4.1. CFDs do not confer ownership of the underlying instruments. In the case of stock-based CFDs, they do not grant voting rights.

5. Appropriateness
5.1. Under our terms, you are solely responsible for assessing whether the Trading Platform suits your personal circumstances, whether to register an account, and for assuming all associated risks.
5.2. We may ask for information about your financial assets and income, but we do not monitor whether the funds you deposit match the information you provide, nor your profits or losses. You are responsible for determining whether your financial resources are adequate and what level of risk you can accept.

6. Potential Risks
6.1. You cannot lose more than the funds in your Trading Account.
6.2. You must fund your Trading Account with the Initial Margin before beginning CFD trading, and your account balance must remain above the Minimum Margin for your position to stay open. Initial Margin varies by Instrument and is displayed on the Trading Platform. This means you trade with leverage, which may either benefit or harm you. A small favorable market move

may yield a high return on your Initial Margin, while a small adverse move may result in substantial losses.
6.3. We also require a balance above the Minimum Margin to keep positions open. If the market moves against you, you may need to promptly deposit additional funds to maintain your position. If you do not, the Company has the right to close one, several, or all of your positions. You are liable for any resulting losses.
6.4. Under our User Agreement, the Company may at its discretion issue a Margin Call. You are required to promptly meet any such call by transferring funds within the timeframe we specify. Failure to do so may result in closure of one, several, or all of your positions.
6.5. You may manage risk by placing stop-loss or take-profit orders. Otherwise, unfavorable market conditions may result in a total loss of your Trading Account balance. The Company offers risk management tools for your use.

7. Not a Source of Income
7.1. Due to the nature of CFDs, they are not suitable for investors seeking steady income, as returns may be highly volatile. Selling or realizing gains from over-the-counter products, which are often illiquid, can be difficult, as can determining their market value or associated risks.

8. Market Volatility
8.1. You must understand the risks of market trading, as price fluctuations in the underlying instruments directly affect trading profitability. For example, investments denominated in a foreign currency may gain or lose value based on exchange rate fluctuations.
8.2. Therefore, CFDs are suitable only for clients who fully understand the risks and have prior trading experience. If unsure, consult an independent professional.

9. Derivatives
9.1. CFD positions with the Company are not traded on exchanges. The Company sets the pricing and other terms, subject to its obligations to provide best execution, act reasonably, and comply with the User Agreement and the Order Execution Policy. Each time you trade a CFD on the Company’s Trading Platform, you are entering into a contract with the Company. These contracts are not transferrable to any other party.

10. Need to Monitor Positions
10.1. Due to leverage and the speed at which profits or losses may arise, it is essential to monitor your positions closely. You are solely responsible for tracking your trades.

11. Operational Risks
11.1. CFD trading on our platform carries operational risks, such as issues with connectivity, computers, or mobile networks, as well as external events that may delay execution. Alma Expo accepts no responsibility for system performance, unless such issues result from fraud or misconduct by Alma Expo.

12. Currency Risk
Clients should be aware that if a CFD is priced in a currency different from their domestic currency, it is subject to additional risk due to exchange rate fluctuations.