

Risk Disclosure Statement

In consideration of The Funds Holding (T/A DBA). (hereafter "The Funds") and Broker-affiliate-academy (T/A DBA). (hereafter "Broker-affiliate-academy") agreeing to enter into over-the-counter ("OTC") Contracts for Differences ("CFDs") and Foreign Exchange Contracts ("FX Contracts") with the undersigned (the "Customer" or "you"), you acknowledge, understand, and agree that:

1. Trading is very speculative and risky

Trading CFDs and FX Contracts is highly speculative, involves a significant risk of loss, and is not suitable for all investors. These financial instruments are only appropriate for customers who: (a) understand and are willing to assume the economic, legal, and other risks involved; (b) are experienced in trading derivatives and the related underlying assets; and (c) are financially able to withstand losses significantly exceeding their initial margin or deposit. CFDs and FX Contracts are not appropriate investments for retirement funds or conservative portfolios. These are among the riskiest types of investments and can result in significant or total losses.

2. Risks related to long CFD positions

When holding a long position, you speculate that the price of the underlying asset will rise. If the market price declines, you may incur losses greater than your initial margin, especially if your account lacks sufficient liquidity to maintain open positions.

3. Risks related to short CFD positions

When holding a short position, you speculate that the price will fall. If it rises, losses can exceed your margin. Additionally, insufficient liquidity may cause automatic position closure at a loss.

4. High leverage and low margin amplify risks

CFDs and FX Contracts use leverage, meaning that a small change in price may have large effects on your returns. This leverage can magnify both gains and losses. While leverage can yield high returns, it can also result in substantial losses exceeding your deposit. The higher the leverage, the higher the risk.

5. Margin Requirements

You must maintain the minimum margin requirement on your open positions at all times. The Company may issue a margin call, and if unmet, it may liquidate open positions without notice. A standardized margin close-out rule may be applied when margin falls below 50%.

6. Cash Settlement

All CFDs and FX Contracts settle in cash. Profits or losses are based on the price difference between opening and closing the position.

7. Prices, Margin, and Valuation by Company

Prices, margin, and valuations are determined by the Company. These may differ from market quotes elsewhere. Each underlying asset carries specific risks impacting CFD performance.

8. No Rights to Underlying Assets

CFDs and FX Contracts do not grant ownership or rights over the underlying instruments (e.g. stocks, indices, currencies, or commodities).

9. Currency Risk

If a CFD or FX Contract is settled in a currency other than your account's base currency, returns may be affected by currency exchange fluctuations.

10. Volatility and Execution Risk

CFDs are volatile instruments. Prices may shift unpredictably due to global events, liquidity constraints, and market psychology. "Stop-loss" orders may not be executed at the exact price intended due to slippage. Illiquid markets may prevent trade execution or fair valuation.

11. One-Click Trading and Immediate Execution

Trades are transmitted immediately upon your command (e.g., clicking "Buy/Sell"). Orders cannot be reviewed or canceled once submitted. You are advised to test the platform using a demo account prior to live trading.

12. No Investment Advice or Fiduciary Role

The Company does not provide tailored investment advice. Generic market content does not consider your personal objectives or financial situation. You alone are responsible for deciding whether trading CFDs or FX Contracts is appropriate for you.

13. No Reliability of Recommendations

Market recommendations reflect internal opinions only. There is no guarantee that any recommendation will result in gains. Past performance or opinion should not be viewed as predictive or factual.

14. No Guarantees of Profit

The Company does not promise returns or guaranteed outcomes. Losses may occur. You agree that you are financially and mentally prepared for total capital loss.

15. Internet Trading Risks

The Company is not responsible for system or communication failures, including outages, latency, or transmission errors occurring from your internet service, device, or the trading platform.

16. Quoting Errors

The Company may correct quoting errors, balance misstatements, or execution mistakes. In cases of dispute, the fair market value—as reasonably determined by the Company—will prevail.

17. Investor Protection Limitations

As an offshore entity, the Company is not a participant in EU or UK investor compensation schemes. There is no guarantee of fund recovery in the event of Company default.

18. Risk Statement Updates

This Risk Disclosure is subject to regular internal review and may be updated. Updates will be posted at [<https://thefundsholding.com/legal>]. By continuing to use the platform, you accept any changes made.

By accessing or using any services provided by The Funds Holding (T/A DBA). or Broker-affiliate-academy (T/A DBA)., you affirm that you have read, understood, and accepted this Risk Disclosure Statement in full.