

International Finance Asia

# Risk Disclosure Notice

International Finance Asia Pty Ltd. (hereinafter the "Company") is a financial service firm regulated by the Australian Securities & Investments Commission under financial license No. 001305580, and offers the products and services in accordance with licence authorisation conditions.

The Company does not warranty the initial capital of the Users' portfolio or its value at any time or any money invested in any Financial Instrument. The User completely acknowledges and accepts that he runs a great risk of incurring losses and damages as a result of the purchase and/or sale of any Financial Instrument and accepts and confirms that he is prepared to take on this risk.

The User completely acknowledges and accepts that, regardless of any information which may be offered by the Company, the value of any investment in Financial Instruments may fluctuate downwards or upwards and it is even likely that the investment may become of no value. There is a high risk that the User might sustain losses/damages to all or some of the capital/monies invested. An investment in any Financial Instrument carries a high degree of risk and the money that is invested might not remain the same, since the User undertakes the risk of sustaining a loss/damage, whilst, at the same time, there is a possibility that a profit/return will materialize.

**The User declares that he has read, understands and accepts the following:**

1. Information of the previous performance of a Financial Instrument does not guarantee its current and/or future performance. The use of historical data does not establish a binding or reliable prediction as to the future performance of the corresponding Financial Instruments which the said information mentions.
2. Trading on the electronic trading system(s) carries a high risk since there is a large exposure to risks associated with the online system, including, but not limited to, the failure of hardware and/or software. The result of any system failure may be that the User's request is not executed according to instructions or not executed at all.

3. Some Financial Instruments might not become instantly liquid as a result of reduced demand; for example, when the User may not be in a position to sell them or easily obtain data on the price of these Financial Instruments or the degree of the related risks.

4. A Financial Instrument related to foreign markets may involve risks that are different from the usual risks of the markets in the User's country of residence. In some circumstances, these risks may be larger. The outlook of profit or loss from transactions in foreign markets is also influenced by exchange rate fluctuations.

The User understands that commissions, fees and other charges may be applicable, and as such these charges will affect/reduce the profit (if any), or increase the loss. Before trading in financial instruments, the User should be familiar with all of the charges for which he will be liable, whether such charges are at a predetermined amount or variable.

All transactions effected for the User's account(s) are at the User's sole risk and the User shall be solely liable under all circumstances. The Company will not be held responsible for any delays in transmission, delivery or execution of the User's request(s) due to malfunctions of communications facilities or other causes.

In case of any fault in pricing process, typing errors, entering errors and quoting errors through the electronic trading system and/or phone, the Company is entitled to make any necessary modifications to the User's trading account in which the mistake took place. Any conflicts regarding pricing will be solved by checking the actual prices in the market at the specific time at which the error occurred. The User should review his trading history and is responsible for reporting any mistakes found on the account trading log within 24 hours after the transaction is executed.

The User understands that his trades in Financial Instruments may be or become subject to tax and/or any other duty, for example, due to alterations in legislation or his personal conditions. The Company does not guarantee that there will be no outstanding tax and/or any other stamp duty incurred. The User shall be accountable for any taxes and/or any other duty which may accumulate in respect of his trades.

#### Further Risks Applicable to All Users of Our Site

**1. Liquidation risk.** The Company reserves the right to liquidate a Trading Account in the following cases: (i) The level of return, as shown in the Trading Account monitoring, has dropped to -95% or lower for 24 rollovers in a row. If this happens, the account will be liquidated automatically. (ii). There is suspicion of fraud. If this is the case, the Manager will be given prior warning about their account being liquidated.

**2. Foreign currency risk.** Any investments denominated in foreign currencies will be subject to fluctuations in currency rates and currency conversion fees.

**3. General investment risk.** Investments in securities involve risk of loss of part or all of an investor's capital. Users should be prepared to bear the loss of all or some of their investments. In addition, the value of the securities held by Users is subject to market risk, including changes in economic conditions, growth rates, profits, interest rates and the market's perception of these securities.

**4. The net asset value of a User's account will increase and decrease,** reflecting fluctuations in the value of securities held in the account. You should not use the Company's website or Services unless you are able to bear a complete loss of your investment and have the relevant experience and understanding to assess any investment's suitability in light of your circumstances and financial position.

Your actual buy or sell price may differ from the market data provided on the Company's website. You understand that you will receive a price at which the order is executed in the market, whether you execute a market or limit order. Particularly during periods of low volume, illiquidity, fast movement or volatility in the marketplace, or the placement of large orders, the execution price you receive may differ from the quote published at the time of order entry, and you may receive partial executions at different prices. You understand that the Company is not liable for any such price fluctuations. Securities may open for trading at prices substantially higher or lower than the previous closing price or the anticipated price.



**Margin trading.** Margin trading is highly risky and may result in the loss of funds greater than you have deposited in your Account with the Company. The movement in the market price of your investment will affect the amount of margin payment you will be required to make.

The Company can force the sale of securities or other property in your Account if the equity in your margin Account falls below the current maintenance margin requirements of the Company, without notice to you and without a prior margin call. The Company may increase or decrease its current margin requirements at any time and is not required to provide you with advance notice. You are not entitled to choose which securities in your margin Account are liquidated or sold to meet your margin or call requirements.

**Additional liability from indemnification and limitation of liability provisions.**

This Agreement contains provisions limiting the liability of the Company to you, and providing for its indemnification by you in certain circumstances, provided that the Company has met its standard of care. Under these provisions, you may be exposed to liability for your actions on the Site and potentially be required to indemnify the Company for any losses incurred by it based on your activities on the Site.

**1. Failure of trading facilities.** As with all websites and trading infrastructure, the Company website may become vulnerable to temporary disruption, failure of hardware or software and connectivity or electricity issues. The result of any infrastructure failure may be that your order is either not executed according to your instructions or is not executed at all. Your ability to recover certain losses may be subject to limits on liability imposed by the infrastructure provider, the clearing house, the aggregators and other third parties.

**2. Cyber-security risk.** Although the Company has installed commercially reasonable safeguards, the Company's website may be vulnerable to cyber-security threats that may compromise your personal information. In addition, you may be subject to potential losses from transmission errors, technical faults, malfunctions, network overloads, viruses, system errors, delays in execution, malicious blocking of access or tampering with transactions by third parties or internet interruptions.

**3. Insolvency of the Company's service providers.** In the event of insolvency (or similar) of any of the Company's service providers, you may experience delays in accessing your Account or making withdrawals from your Account.

## **General Information**

If you have any questions in relation to the Company's Risk Disclosure Notice, please contact us at: [contact@internationalfinanceasia.com](mailto:contact@internationalfinanceasia.com).