

# Key Information Document – Currency CFD (Foreign Exchange, FX)

**PURPOSE:** This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of investing in this product and to help you compare it with other products.

**YOU ARE ABOUT TO TRADE ON A MARKET THAT IS NOT SIMPLE AND MAY BE DIFFICULT TO UNDERSTAND. THIS PRODUCT MAY NOT BE SUITABLE FOR ALL INVESTORS. PLEASE ENSURE THAT YOU FULLY UNDERSTAND THE RISKS INVOLVED**

## PRODUCT:

### FOREIGN EXCHANGE (FX PAIRS)

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### What is this product?

Type: Foreign Exchange rolling contract. A CFD on a FX pair is a leveraged product which allows you to obtain an indirect exposure to a FX pair by speculating on rising or falling prices. This means that you will never own the currency, but you will make gains or suffer losses as a result of price movements in the underlying currency to which you have the indirect exposure. FX trading is the exchange of one currency for another at an agreed exchange price.

All FX CFDs trades involve two currencies (e.g. EUR/USD). The first currency of the pair (e.g. EUR) is called the base currency, while the second currency (e.g. USD) is called the Quote currency. The price quoted on the platform, represents the price that one Euro is worth in US dollars. For any CFD two prices are quoted: (a) the higher price ('Ask'), at which the investor can buy ('go long') and (b) the lower price ('Bid'), at which the investor can sell ('go short'). The difference between the two is the spread. The leverage embedded within CFDs has the potential to magnify your profits or losses.

**Objectives:** Allows you to speculate on the price movement of an exchange rate without ever taking delivery of the currency over any period. The spread, financing and exchange rate movement all determine its profitability.

**Intended Retail Investor:** Trading in this product will not be appropriate for everyone. The product may be used by persons who want to have a short term exposures to financial instruments trading with money which they can afford to lose. Since this product has a high risk, persons trading this product should have tolerance for high volatility and losses and understand the impact of and risks associated with the trading.

**Term:** CFDs on Forex Pairs are execution only products. It is up to you to open and close your position, however your position will only be kept open to the extent that you have available margin.

CFDs are not suitable for long-term investments and are intended for short-term, sometimes intraday, trading.

Nevertheless, failure to deposit additional funds in order to meet margin requirement as a result of negative price movement, may result in the CFD position being auto-closed.

### What are the risks and what could I get in return?

#### RISK INDICATOR

1	2	3	4	5	6	7
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#### LOWER RISK

#### HIGHER RISK

The risk indicator assumes you keep the product for one calendar month but could equally represent one day. It is based on historical data, and where historical data has not been available on synthetic data. It demonstrates the overall level of risk in comparison to other possible trading opportunities for this market but is no guarantee on the level of risk that you may encounter. Category 1 is not risk free, it is merely a lower and less volatile market to trade based on historical data which will mean that while you could still lose money, the chance of you losing it quickly or losing more than your initial deposit is greatly reduced.

1= lowest / 2= low / 3= medium-low / 4= medium / 5= medium-high / 6= second highest / 7= highest risk class.

For this market the risk indicator is set at 7, which poses a very high risk because:

- It is volatile and is subject to wild swings.
- Spread may widen with reduced liquidity.
- Trading FX requires regular monitoring.
- You could lose your entire investment.

**Be aware of currency risk:** If your account currency is different to the profit or loss currency then you will also have additional **currency risk** in trading this product dependent on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

This product does not include any protection from future market performance, so you could lose some or all of your investment. You will never lose more than the Equity of your trading account as we offer **Negative Balance Protection (NBP)** to you.

### Performance Scenarios

There are a number of types of trading risk, including leverage risk, which you should be aware of before beginning to trade. Information on factors that affect the performance of this product are detailed here - including but not limited to:

- Leverage risk
- Risk of unlimited loss
- Margin risk
- Foreign exchange risk
- Market risk
- Unregulated market risk
- Market disruption risk
- Counterparty risk
- Online trading platform and IT ri
- Conflicts of interest

For example, if you believe the price of a currency pair is going to increase, you would BUY the currency pair with the intention to later SELL it when its price is at a higher value. The difference between the BUY price and your subsequent SELL price would equate to your profit, minus any relevant costs (detailed below).

If you think the price of a currency pair is going to decrease, you would SELL the currency pair at a specific price, expecting to later BUY it back at a lower value than you previously bought in order to sell it. The difference between the SELL price and your subsequent buy price would equate to your profit, minus any relevant costs (detailed below).

However, if the currency pair moves in the opposite direction from your prediction you will be losing money, which in some cases can lead to the closure of your position, and you may lose all your funds in your account. Your return depends on the size of the performance or movement of the underlying currency pair, leverage and the size of your position. The markets and financial products can change their volatility from time to time, and in one case to be without much movement and in other cases to be very volatile. This can impact on your open position by increasing your profit or your loss.

Buy - EURUSD	Trade size	10,000	Price Change in %	Change in pips	Profit/Loss in USD
	open price	1.2276			
<b>Favourable</b>	closing price	1.2398	1%	122	\$ 122.00
<b>Moderate</b>	closing price	1.2214	-0.5%	-62	\$ -62.00
<b>Unfavourable</b>	closing price	1.2153	-1%	-123	\$ -123.00
<b>Stress</b>	closing price	1.1662	-5%	-614	\$ -614.00
Sell - EURUSD	Trade size	10,000	Price Change in %	Change in pips	Profit/Loss in USD
	open price	1.2276			
<b>Favourable</b>	closing price	1.2153	-1%	-123	\$ 123.00
<b>Moderate</b>	closing price	1.2337	0.5%	61	\$ -62.00
<b>Unfavourable</b>	closing price	1.2398	1%	122	\$ -122.00
<b>Stress</b>	closing price	1.2889	5%	-614	\$ -614.00

*“Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns can be lower.”*

### What happens if VertexAlpha Services Ltd is unable to pay out?

All client money held by the Company is held in segregated bank accounts, separate from the Company's own funds, and safeguarded by highly-rated credit institutions in Europe. The Company performs, on a daily basis, internal and external reconciliations as required by CySEC and prescribed by the rules of MiFID II, for the Company to ensure that it maintains adequate amounts in its client money accounts to cover all client funds.

Should segregation fail, your investment is covered by the Investor Compensation Fund (ICF) which covers non-professional clients as defined in the Investor Compensation Fund Policy. The ICF covers investments up to €20,000 per person.

For more information you can visit the Cyprus Securities and Exchange Commission at <https://www.cysec.gov.cy/en-GB/complaints/tae/information/>.

### What are the costs?

Before you begin to trade CFDs on Forex Pairs you should familiarise yourself with all one-off and ongoing costs for which you will be liable. These charges will reduce any net profit or increase your losses.

#### COSTS FOR CFDS ON FOREX PAIRS

<b>One-off costs</b>	Spread	The difference between the bid (sell) price and the offer (buy) price; the cost depends on position size and is a predetermined fixed cost
<b>Ongoing costs</b>	Financing Fee (Swap/Rollover)	Calculated on any position left open overnight; charged in US Dollars at 00:00 GMT as a 0.015% of the overnight contract value per position
<b>Incidental Costs</b>	Inactivity Fees	Inactive Accounts, as defined in the T&Cs, will be charged for an Inactivity Fee
	Withdrawal Fees	<b>Withdrawal fee at an amount equal to €50 (or an equivalent amount according to the denominated currency in the client's trading account) if there is insignificant (only one single position placed on the trading account) or no trading activity in the Client's trading account prior to the submission of the withdrawal request. In case the Client wishes to withdraw less than €100, additional fees may apply, and you will be informed in advance accordingly.</b>

### How long should I hold it, and can I take money out early?

There is no minimum period that you must keep this investment open for and you can open and close it at any time while the market is open 24 hours a day, 5 days a week. You can request a withdrawal of available funds on your account at any time and this will be processed ASAP or the next working day.

### How can I complain?

If you wish to make a complaint, please e-mail our compliance team on [complaints@bexserocapital.eu](mailto:complaints@bexserocapital.eu) or via letter at address Irakliou 19, Office number 402, Agios Nikolaos 6030, Larnaca, Cyprus. If you do not feel that your complaint has been resolved satisfactorily, you are able to refer your complaint to the Financial Ombudsman (see <http://www.financialombudsman.gov.cy>). If you believe you have a reason to make a civil claim against the Company, you should seek your own legal advice straight away. Please do not wait until our investigation process has concluded.

### Other relevant information

Further information with regards to this product can be found on our website in our Contract Specification. **Note:** VertexAlpha Services Ltd accepts no liability as to the accuracy of information in this document or any losses made by relying on the information contained within it.

### Risk Warning:

CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. **The vast majority of retail client accounts lose money when trading in CFDs.** You should consider whether you understand how CFDs work and whether you can afford to take the high risk of losing your money.