IPLEXPRO LTD. | GENERAL RISK DISCLOSURE

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1. RISK WARNING

- 1.1. Clients and Prospective Clients must read the General Risk Disclosure before using the Company's services. This General Risk Disclosure cannot and does not disclose all possible risks the Client could encounter. However, this document stipulates and explains the possible risks of dealing with Financial Instruments. The Client should only use the Company's service if he/she understands the risks and nature of Contracts for Differences (CFDs), including futures, leveraged assets, and other derivatives. Accordingly, the Client accepts the significant risks of online trading and should seek independent advice if necessary.
- 1.2. CFD is an agreement between two parties to exchange the difference between a contract opening and closing price, including but not limited to currencies, shares, commodities, and indices. Trading with CFDs faces the benefits and risks of owning securities without the rights to the underlying assets. Additionally, trading CFDs or derivatives, futures, currency pairs, and other leveraged assets may not be suitable for all types of traders. The Client is solely responsible for ensuring the aptness of his/her experience, objectives, financial resources, and other relevant factors for the Company's nature of business. Therefore, the Client must consider such aspects thoroughly before he/she avails the Company's services.
- 1.3. While it is not possible to disclose all the possible risks, the Client accepts such risks upon trading with the Company, including incurring losses and damages. The Company does not and cannot guarantee the Client's profit or loss for any product he/she trades. Additionally, there is a risk that significant losses may occur in a short period due to the speculative nature of the Company's business. All instruments can be potentially volatile, and rapid fluctuation can cause unpredictable events and results, none of which can be controlled by the Company or the Client.
- 1.4. The Client accepts that regardless of any information provided by the Company, the value of any financial asset or instrument may fluctuate and affect his/her investment. Accordingly, the Company does not and cannot guarantee that the information on the previous performance of a particular asset can affect its current or future movement.

2. LEVERAGE & MARGIN

- 2.1. Before opening trades on CFDs or other derivative products in the Trading Account, the Client must add funds to maintain the minimum margin requirement. In that regard, the Client acknowledges that he/she will be trading using leverage where a relatively small market movement can lead to a more significant proportionate movement in the trade position value and can work in the Client's favor or result in a substantial loss.
- 2.2. If the margin capital of the Client is insufficient to hold ongoing trades, the Company can but is not obligated to contact the Client by phone call or email for notification regarding the matter. Consequently, the Client may be required to deposit additional funds on short notice. The Client understands that if he/she fails to act on the matter in the required time, he/she will solely be responsible for any loss or damage that will occur.



CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. 75% of retail investor accounts lose money when trading CFDs. You should consider whether you understand how CFDs work and whether you can afford to take the high risk of losing your money.

- 2.3. The Company reserves the right to regulate margin requirements for each product. Such margin regulation may result in the Client's margin requirement growing. Accordingly, the Client may be obligated to pay additional funds to uphold prevailing conditions.
- 2.4. The Client agrees that he/she is solely responsible for any losses suffered in the Trading Account. Therefore, the Client should not invest money more than he/she can afford to lose.

3. LOSSES EXCEEDING CAPITAL

3.1. Upon using the Company's services and placing trades in the Trading Account, the Client understands and agrees that the risk of loss resulting from trading CFDs can be substantial. Therefore, there is a possibility that the Client may lose more than his/her invested capital and any additional amount thereafter.

4. FOREIGN MARKETS & CURRENCIES

- 4.1. Foreign markets are associated with different risks from domestic markets, where risks can be more significant in some cases. For instance, fluctuations in foreign exchange rates can affect the potential profit or loss from transactions in foreign markets and foreign currencies. Such enhanced risks include the political or economic policy charges in a foreign media, which may substantially and permanently alter the foreign currency conditions, terms, marketability, or price.
- 4.2. Investing in CFDs with an underlying asset listed in a currency other than your base currency entails a currency risk. For instance, when the CFD is settled in a currency other than your base currency, the value of your return may be affected by its conversion into the base currency. Accordingly, any changes in the exchange rates may hurt the financial instrument's value, price, and performance, which can result in losses.



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