

SAXOBANK CAPITAL

RISK DISCLOSURE

Investment Risk Statement

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1. Important Notice

PLEASE READ THIS DOCUMENT CAREFULLY BEFORE MAKING ANY INVESTMENT DECISIONS.

This Risk Disclosure Statement is designed to inform you about the significant risks associated with investing through the SaxoBank Capital platform. All investments carry inherent risks, including the potential loss of your entire investment. Past performance is not indicative of future results.

You should not invest money that you cannot afford to lose. If you are uncertain about the suitability of any investment, you should seek independent financial advice before proceeding.

2. General Investment Risks

2.1 Capital at Risk

Your capital is at risk when you invest. The value of investments can go down as well as up, and you may receive back less than your original investment. In some cases, you may lose your entire investment.

2.2 No Guaranteed Returns

Projected returns are estimates only and are not guaranteed. Actual returns may be significantly different from projections due to various factors beyond our control.

2.3 Illiquidity Risk

Many investments offered on our platform are illiquid and cannot be easily sold or converted to cash. You may not be able to exit your investment before the stated maturity date.

3. Asset-Specific Risks

3.1 Real Estate Risks

- Property values may decline due to market conditions
- Development projects may face delays or cost overruns
- Rental income may be lower than projected
- Tenants may default on rental payments
- Properties may require unexpected repairs or maintenance
- Regulatory changes may affect property values

3.2 Cryptocurrency Risks

- Extreme price volatility (values can change dramatically in hours)
- Regulatory uncertainty and potential bans
- Security risks including hacking and theft
- Technology failures and smart contract vulnerabilities
- Market manipulation and liquidity issues
- Complete loss of value is possible

3.3 Equity Risks

- Stock prices fluctuate based on market conditions
- Individual companies may fail or underperform
- Dividends may be reduced or eliminated
- Market corrections can significantly impact portfolios

3.4 Precious Metals Risks

- Prices are affected by global economic conditions
- Storage and insurance costs reduce returns
- No income generation (unlike dividend stocks)
- Currency fluctuations can impact returns

4. Market Risks

All investments are subject to market risks, including:

Interest Rate Risk: Changes in interest rates can affect investment values

Inflation Risk: Rising inflation may erode real returns

Currency Risk: Exchange rate fluctuations can impact international investments

Economic Risk: Recessions and economic downturns affect all asset classes

Geopolitical Risk: Political events and conflicts can impact markets

5. Operational Risks

Operational risks include potential failures in systems, processes, or controls that may affect your investments or access to the platform.

6. Regulatory Risks

Changes in laws and regulations may adversely affect investments or the operation of the platform. Regulatory action could restrict or prohibit certain investment activities.

9. Investor Suitability

Investments on our platform may not be suitable for all investors. You should consider:

- Your investment objectives and time horizon
- Your risk tolerance and ability to absorb losses
- Your overall financial situation
- Your need for liquidity
- Your investment experience and knowledge

10. Acknowledgment

By investing through SaxoBank Capital, you acknowledge that you have read, understood, and accepted the risks described in this document. You confirm that you are making investment decisions based on your own judgment and are not relying on any representation or advice from SaxoBank Capital.