



**steiner greves**

Investing in your Future



**RISK DISCLOSURE**

## Risk Disclosure

### Reason

All Clients are advised to go through the following Risk Disclosure statement prior to partaking in any investment and trading activity. One should take note that this activity is not for everyone and requires a huge amount of understanding prior to making the decision whether the products and services that are being offered by the company is suitable or not. The Clients are asked to understand every single risk and its specifics that come the financial instruments, services, and products from the Company.

The Client hereby acknowledges that the Company was able to inform him/her the nature of the Company and its offerings, as well as the risks involved in partaking, involving, and investing therein. Due to the many different risk levels or degrees investments carry, the Client agrees to fully read and understand the nature of the investment in any type of futures, options, assets, or any financial instruments and the possibility of an investor's exposure to risks. The Client must have also decided independently whether investing his/her funds in financial instruments is appropriate and suitable for him/her.

Along with the risks involved, investment of funds and its risks can also be based on the asset's value along with the day per day market situation which may change as fast as on an hourly basis. Finally, the fact that investment of funds will not guarantee huge and quick returns despite being placed on high value assets and securities is acknowledge fully by the Client. An investment in whole or in part can differ on a day to day basis. The Company does not guarantee any return on investment.

### Derivative Trading

Derivative trading is financial security that has a value dependent on the value of the underlying asset or group of assets. This is a two-party contract in which the parties agree on the projected price fluctuation on the underlying assets. The underlying assets can be stocks, bonds, currencies, bonds, etc.

The Client must be of knowledge that trading derivatives with the Company, despite its possible benefits including tax efficiencies in a number of countries, its asset flexibility in cases of volatile markets, and the possibility of using smaller starting investments when trading leveraged products, does not guarantee instant investment returns as well as profitability.

The chances of a derivative position rising or falling at an unexpected time will not be attributed to the Company and can be unforeseen by the Company, its Brokers, Managers, or even the Client themselves, as well as the kind of derivative he/she has chosen (options, futures, etc.)

Although derivative trading has been recommended by various investment brokerages, firms, experts, and for potential investors who wish to test their hand in investing and explore other options of increasing the value of their investment, derivative trading may still not be recommended, suitable, and appropriate for everyone.

Derivative trading can still be profitable under specific market conditions and depending on the Client's current position. The terms of such trading can be discussed personally by the trader or

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investor's personal account manager or assigned broker. Cutting any risk of potential losses when opening or closing derivative trade may also be discussed with an authorized representative of the Company. However, losses that can be suffered or might be suffered by the Client will not be the responsibility of the Company especially in most cases of asset prices suddenly rising under an open short position.

Errors in transactions involving ETFs or Exchange traded funds, on the other hand, are also included in the general risks that the Client agrees to take review and take note. Underlying assets or indices under exchange traded funds resulting from transaction errors might lead to negative transactions which might result to additional costs or expenses, as well as loss of funds. Conditions as such might also result from sudden changes in market or asset direction. While ETFs offer favourable opening positions in currencies, commodities, stocks, options, or bonds, the Client must note that a certain level of understanding or experience is needed to fully ensure that any complicated strategies in ETFs will not result in deeper losses.

## Technical and Communication Issues

While the Company provides high quality services, MT4 programs, applications, software, support sites, and open cell and telephone lines, a number of factors and disruptions due to a number of reasons may still incur. The Client must acknowledge that these factors will not be held responsible for sudden loss of information, investments, or sudden unexpected fees, costs, or expenses. Unless deemed by the Company as their responsibility, the Company is not liable for any issues arising due to technical or communication errors.

The Company, who mostly provides online trading services, will not be held responsible or liable for any possible system failure (direct or indirect) which will cause damage, loss of information or investment and/or selling or buying opportunity.

These system failures include the following:

- Unstable internet connection on both sides
- Power disruptions or outage on the side of the Company or the Client, and the power operator or supplier that serves both sides
- Damage to the channels or devices used by the Company and the Client to communicate with each other whether physical or internal
- Server issues in either party
- Sudden cancellation or termination of services being offered by the telecommunication or connection provider on either party

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### **TRADING COSTS**

All trading activities come with corresponding costs or transaction fees. While the Company offers assistance in the calculation of the value of the Client's positions and assets chosen, the decision will still be the sole responsibility of the Client, whereas, any consequence or outcome of the investment will be due to the final decision of the Client. Losses and/or other damages that might result in unpaid fees or expenses will not be held reliable to the Company in cases of failure in compliance in the part of the Client.

Unless stated in the Company's promotion Terms & Conditions, the Company will not be charging any withdrawal fees unless written. Any extra fees which will be charged by the Company are subject to specific conditions which might be laid out by the Client's account manager or broker.

### **LEVERAGES**

The choice or option to opt for leverage investing, whether influenced by specific market conditions, idea as suggested by account managers or brokers, as stated in newsletters or market reports, or even the assistance of an independent or professional advisor will still be regarded as the responsibility of the Client which either work for them or result in loss of funds.

The Client understands all the possible impact that might result in using leverage in trading. The Client also accepts the effect of sudden changes in market direction, rates, and prices of assets in leverage trading despite it offering huge profitability chances to the Client's current open positions.

The use of leverage in foreign or asset exchange trading is acknowledged by the Client as a possible reason that might result into returns, profits, gains, or as well as small to large or total losses. By agreeing to the risks included in this statement, the Client accepts all the possible reasons or causes of any actions that will result in a deficit or all along with the all-inclusive degrees of risks that come with leverage or gearing in trading transactions involving all sorts of assets.

### **CANCELLATIONS AND WITHDRAWALS**

The Company will not be held liable or responsible for losses or damages that will result in cases of a trader not being able to close a position or cancel any ongoing transactions due to personal or technical reasons or issues. While an ongoing withdrawal request or transaction can be cancelled, it can only be done so given the status of a transaction or request was not carried out yet by the Company or any of its authorized representatives. Cancellations must be done through direct calls to the company's customer service or assigned broker if available.

Funds that are subject for withdrawal will only be refunded through the payment or deposit option in which client used to transfer the funds in the first place. Bonuses for withdrawal are all subject to approval, depending on the terms set by the Company for the promotion on which the bonus was acquired from. Profits can be withdrawn through the transfer methods set out by the Company.

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### **OTHER RISKS**

- Although the Company may provide market education reports or newsletters that might suggest favourable assets or investment opportunities, these are all made under the personal and professional judgment of the Company and the team who works under it and in no way serves as a reliable trading advice. Therefore, positions or transactions that might be influenced by these materials will not be reliable for any damages, expenses, losses, or other liabilities that might result from the Client taking the advice from any representative or material coming from the Company.
- The assistance of a third party or a professional will be upon the sole discretion of the investor. However, any consequence or outcome of any transactions which will not be guaranteed by the Company or any of its representatives as a way to ensure profits or reduce risks.
- Along with acknowledging all the risks enclosed with this statement, the Client accepts that changes in market conditions can affect all aspects of the trading or investment activity and may, in any way, contribute to risks or might result in either profitability or increased risk. Examples of such are sudden changes in currency rates in cases of converting the currency of the Client's profits to a different currency.
- Trading different assets, instruments, or currencies coming from different areas, countries or jurisdiction outside to that of the Company's regulation might lead to added risk that goes beyond the Company's coverage of client protection. The Client acknowledges his/her responsibility to take note of the specific regulations in the jurisdiction of the markets he/she wishes to invest in.
- Fees, costs, and other expenses are subject to change anytime without further notice. Other charges such as commission fees must be noted by the Client prior to trading. This could be discussed with a sales representative or a broker to avoid loss of profit or increased loss risks.

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