



Stock*Premium*

**RISK DISCLOSURES
FOR FINANCIAL
INSTRUMENT**



RISK DISCLOSURES FOR FINANCIAL INSTRUMENT

INTRODUCTION

- 1.1 STOCK PREMIUM operating under the trading name (STOCKPREMIUM) is a securities service provider licensee regulated and authorized by international financial service commission
- 1.2 The Company is operating under the securities Act 2007
- 1.3 This notice is provided to you because you are considering dealing with the Company in the investment product provided by the Company (hereinafter called "Securities"). Each investment product and service has its own distinct risks. This notice cannot and does not disclose or explain all of the risks and other significant aspects involved in these products or how such risks relate to your personal circumstances. This is solely designed to explain in general terms the nature of the risks particular to dealing in Securities offered by the Company and help you to take investment decisions on an informed basis.
- 1.4 Prior to applying for an account, you should consider carefully whether trading in the investment products provided by the Company (Securities) is suitable for you in light of your needs, circumstance and financial situation. It is important that you fully understand the risks involved before making a decision to enter into a **STOCK transact / contract** with us or buy investment and savings through a **share investment account** you may hold with the Company. If you are in any doubt about the risks involved with your account, you should seek professional advice. In considering whether to engage in this form of investment, you should be aware of the following:

2. RISK WARNINGS

- 2.1 The company offers its service on an '**execution-only basis**'. It does not with investment advice relating to its services, Securities or possible transactions in Securities and does not make investment recommendations of any kind. We sometimes provide factual information or research recommendations about a stock, information about transaction procedures and information about the potential risks involved and how those risks may be minimized. However, any decision to use our investment products or service is solely made by you.
- 2.2 The Company does not and cannot guarantee the initial capital of your portfolio or its value at any time or any money invested in any Security. You hereby unreservedly acknowledge and accept that, regardless of any information which may be offered by the Company, the value of the Securities provided by the Company may fluctuate downwards or upwards and it is even probable that the investment may become of no value.
- 2.3 You acknowledge that you run a great risk of incurring losses and damages as a result of the investment or sale of any Security, as such transaction undertaken through the dealing services of the Company may be of a speculative nature. Large losses may occur in a short period of time, equaling the total of your funds deposited with the Company. You should not enter into an investment or contract with the Company unless you are willing to undertake the risk of losing entirely all the funds which you have invested.

3 VOLATILITY OF PRICE AND LIMITATION ON THE AVAILABLE MARKET

- 3.1 Movement in price of underlying market can be volatile and unpredictable. This will have a direct impact on your profits and invested capital; thus, knowing the volatility of underlying market can be profitable.
- 3.2 The prices Securities will be influenced by, among other factors/events, changing supply and demand relationships, governmental, agricultural, commercial and trade programs and policies, national and international political and economic events and market sentiment.
- 3.3 Market conditions can change significantly in a very short period of time. As such, in case the client wishes to sell investment or stop and investment contract, he may not be able to do so under the same term as to when he purchased or opened it. Under certain market condition, it may be difficult or impossible to liquidate a position. This may occur, for example, at times of rapid market and price movement if the price rises and falls in one trading session to such an extent that under the rules of the relevant exchange trading is suspended or restricted.
- 3.4 The terms and conditions and trading rules may be established solely by the counter party, which in this case is the Company. You may only be able to close an opened investment of any given Securities during the operating hours of the Stock Company. And withdrawal of profits take 72hours for Security.

4 MARGIN REQUIREMENT

- 4.1 Should the equity in your account be insufficient to keep investment, you will be required to deposit additional funds at short notice or reduce exposure. The client is always responsible for any losses.

5. SPECIFIC RISK WARNINGS-SHARES

- 5.1 Shares, known as 'equities', represent a portion a portion of a company's share capital. The extent of a client ownership in a company depends on the number of shares he owns in relation to the total number of shares in issue.
- 5.2 The value of investment purchased through clients account may go down as well up, in line with the market condition, and the client may end up with less the he/she originally invested. Some shares, such as unlisted shares, shares in smaller companies and penny shares may present an higher risk than others and may prove difficult to liquidate at short notice. If the client is in a position where he wishes to sell these types of shares at short notice after buying them, he may find that the sell price far lower than the price at which he bought it.

6. OTHER ADDITIONAL OBLIGATIONS

- 6.1 Before you begin to invest, you should obtain details of all commission and other charges for which you will be liable and which may be found on company's website. You acknowledge and understand that commission and other charges may change at any time and that it is you sole responsibility to remain up to date by visiting the company's website
- 6.2 You are responsible for any taxes and/or any other duties or legal affairs (i.e., regulator filing and payment) to ensure that you comply with applicable laws and regulations. The company does not warrant that no tax/or any other stamp duties will be payable
- 6.3 The Company is required to hold **Client Money** in an account that is segregated from the company's money in accordance with the Act and Applicable Regulations. but this may not afford a complete protection.
- 6.4 A change in law or regulation maybe by the government or a regulatory body may increase the cost of operating a business, reduce the attractiveness of investment and/or change the competitive landscape and as such alter the profit potential of an investment.

6.5 The Company reserve the right to review/or amend it risk disclosure notices, at its sole discretion, whenever it deems fit or appropriate.

Our Risk Disclosure notice are not part of our Terms and Conditions of Business and are not intended to be contractually binding or impose or seek to impose and obligation on us which we would not otherwise have, but for the Act and Applicable Regulation.