



## Key Investor Information Document

### Purpose

The following document contains key information about the investment product. This is not a marketing material. This information is required by law to help you understand the nature of this investment product and the risks, costs, potential profits and losses associated with it, and to help compare it to other products.

### Warning

You are about to buy a product that is complicated and may be difficult to understand.

### Product name

Contract for Difference (CFD) based on crypto pair.

List of Instruments: <https://invest.conotoxia.com/offer/instruments>

### ISIN/UIPI number

Contract for Difference

### Product manufacturer

The manufacturer and distributor of the product is Conotoxia Ltd. Which is registered in Cyprus, authorized and regulated by the Cyprus Securities and Exchange Commission (license no. 336/17). The Company is regulated by the Investment Services and Activities and Regulated Markets Law 87(I) 2017.

### Electronic contact

Webpage: <http://invest.conotoxia.com>, <http://invest.cinkciarz.pl>

email: [support@cy.conotoxia.com](mailto:support@cy.conotoxia.com)

### Phone contact

+357 250 300 46

### Competent Authority

Cyprus Securities and Exchange Commission (CySEC)

### Document date

April 2023

### What is this Product? - Product type

Derivative instrument being a Contract for Difference with underlying asset crypto pair. It allows you to have indirect exposure to an underlying product/financial instrument (cryptos). You will not own the underlying product/financial instrument but you can make gains or suffer losses as a result of price or value movements in relation to the underlying product or financial instrument to which you have the indirect exposure.

### Objectives

The purpose of the product is to give the possibility of active investing in the underlying instrument over short term period without owning it. The rate of return on investment in a product depends on the purchase price and the selling price of the offered product and the size of your positions, as well as the costs associated with the product. The product reflects changes in the prices of the underlying instrument on which it is based. Both loss and profit when opening a position on the product are unlimited, however, the Company offers Negative Balance Protection ensuring that you will not lose more than you invested. When opening a position on a product, you are required to make a deposit, which is the percentage of the total value of the contract in your account which is called the initial margin required. You need to be aware that trading on margin may magnify your potential losses or gains. For example, you believe that there would be a significant volatility on the BTC, so you may decide to purchase the CFD (long position) with the intention to sell it when the price of the pair goes higher than the initial level. The difference between the price at which you buy and sell equals your profit minus any relevant costs if applicable. The same works in other direction, if you believe that the price of the BTC will drop you may sell the CFD (short position) with the intention to buy it later at the lower price, and the same as above the difference between the price at which you buy and sell equals your profit minus any relevant costs if applicable.

### Leverage and Margin

CFDs are leveraged financial products allowing investors to trade with higher exposure on the underlying assets compared to the amount invested. Trading CFDs requires only a portion of the market value of the underlying asset to be invested in accordance with the specified leverage requirements, such as 1:2, 1:5, 1:10, 1:20 or 1:30. This means that by using the leverage, investors are able to trade with amounts higher than their initial deposit. The amount required to open a position on CFD is called initial margin and is expressed as a percentage of the value of the underlying asset. Investors should bear in mind that using leverage may increase their potential profits and/or losses.

### Intended retail investor

The product is not intended for every investor. The product is intended for retail and professional investors who understand the principles of derivative instruments and the risks associated with them, actively invests in such instruments and at the same time are aware of investment risks. The investor should become familiar with the applicable regulations, take part in available trainings and become acquainted with the demo version of the trading platform in order to obtain the sufficient knowledge and experience to be able to manage risks of leveraged trading. When trading this instrument, you are responsible for opening and closing your position as well as choosing the size of your position and any risk management tools offered, such as stop loss or take profit.

### Term

CFDs generally do not have a specific maturity date or minimum holding period or pre-set conditions and will only expire if you choose to close the trade or in case you do not have a margin available to sustain your opened positions.

### Risks associated and possible benefits

#### RISK INDICATOR

1	2	3	4	5	6	7
LOWER RISK						HIGHER RISK

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The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from a future performance at a very high level.

**Be aware of currency risk.**

CFDs on cryptocurrencies also inherently carry a substantial spread risk. Spreads that we offer are based on top-class valuations of crypto exchanges/liquidity providers, with adjustments reflecting: a) transactional cost (commissions) charged by the exchanges; b) depth of the market available at top of the line quotations; c) the multiplication effect of the leverage; and d) liquidity of exchanges and volatility of quotation supplied by them. Typically, the higher are the leverage, volatility of quotations, and commissions charged by the exchange, the higher will be the spreads quoted by the Company. The higher liquidity of the exchanges (i.e. larger depth of the market at each quote), the smaller will be the Company's spreads. An investor may lose all invested capital, understood as a deposit protecting the open position on the product. Therefore, you should ensure that your account possesses the necessary margin to avoid any stop outs. Before, deciding to trade on margin products you should take into consideration your investment objectives, risk tolerance and level of the experience you have obtained on these products. These products may not be appropriate for everyone; therefore, you should ensure that you understand the risks involved and seek independent advice if required. There are several types of trading risk, including leverage risk, which you should be aware of before beginning to trade. Factors that affect the performance of this product include but are 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 risk
- Conflicts of interest

**Performance scenario**

\*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 could be lower.

This key information document is not specific to a particular product, but to the category of products CFD on Cryptocurrency. The table below represents outcomes of profits and losses under various circumstances. In this scenario, we assume you buy a CFD relating to the underlying ETH with volume 1 lot at price of \$283. This means that your notional exposure to the underlying pair is \$283 (1 contract x the price 283). However, keep in mind that you do not need to invest \$283, assuming that you will use the margin of 50% you will only have to deposit \$141.5 which is 50% of the notional exposure of \$283. The same pattern applies in the scenario when you wish to sell a CFD relating to an underlying cryptocurrency with the same volume, price and leverage.

Long Performance Scenario (1 year)	Opening Price	Closing Price	Price Change	Profit/Loss	Return in % on Invested Capital of \$141,5
Favourable	\$283	\$290	2.47%	\$7	4.95%
Moderate	\$283	\$285	0.71%	\$2	1.41%
Unfavourable	\$283	\$280	-1.06%	-\$3	-2.12%
Stress	\$283	\$270	-4.59%	-\$13	-9.19%
Short Performance Scenario	Opening Price	Closing Price	Price Change	Profit/Loss	Return in % on Invested Capital of \$141,5
Favourable	\$283	\$270	4.59%	\$13	9.19%
Moderate	\$283	\$280	1.06%	\$3	2.12%
Unfavourable	\$283	\$285	-0.71%	-\$2	-1.41%
Stress	\$283	\$300	-2.47%	-\$17	-12.01%

The scenario above represents potential performance of your investment. Please bear in mind that a volatile price movement can rapidly lead either to profit or loss on your investment, and a small percentage of the price change could result in significant changes in your potential returns or losses due to the effect of the leverage.

**Costs over time**

The table below shows the amounts that are deducted from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product [and how well the product is doing (if applicable)]. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

\*We have assumed holding periods of 1, 3 and 5 years and an investment of \$ 37612.11 and used BTCUSD as an example.

Client opens a long position of 1 lot on BTCUSD at a price 37 612.11 paying commission of \$8.46 (0.0225%). The relevant Swap percentage are -10%/-10% for short and long swap respectively and the required margin amounts for 50% (\$ 18 806).

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web: invest.conotoxia.com

**Invest.**

Cost Type	Ask	Bid	Margin	Total Cost	Percentage of margin
Spread (37612.11-37370.95)* 1	37612.11	37370.95	\$ 18,806.06	\$ (241.16)	1.28% of margin
Commission for opening (37,612.11 * 0.000225)				\$ (8.46)	0.05% of margin
Commission for closing (37,370.95 * 0.000225)				\$ (8.41)	0.05% of margin
Long Swap client's cost	-10%	1 year		\$ (3,761.21)	20.00% of margin
Long Swap client's cost	-10%	3 years		\$ (11,283.63)	60.00% of margin
Long Swap client's cost	-10%	5 years		\$ (18,806.06)	100.00% of margin

	If you exit after 1 year	If you exit after 3 years	If you exit after 5 years
Total costs paid	\$(4,019.24)	\$(11,541.66)	\$(19,064.09)
Annual cost impact	-10.69%	-30.69%	-50.69%

**What happens if Conotoxia is unable to pay out?**

Conotoxia Ltd is a member of the Investor Compensation Fund within the definition of Directive D187-07 of the Cyprus Securities and Exchange Commission for the continuance of operation and the operation of the CIF Investor Compensation Fund. The amount of compensation payable to each covered client is calculated in accordance with the legal and contractual terms governing the relation of the covered client with the Company, subject to the setoff rules applied for the calculation of the claims between the covered client and the Company. The calculation of the payable compensation derives from the sum of total established claims of the covered client against the Company, arising from all covered services provided by the Company and regardless of the number of accounts of which the client is a beneficiary, the currency and place of provision of these services. Currently, the maximum amount of cover is either the 90% of the cumulative covered claims of the covered investor, or the amount of €20,000, whichever is lower.

**What are the costs?**

Before you begin to trade Contract for Difference you should familiarize yourself with all commissions, fees, and other charges for which you will be liable. These charges will reduce any net profit or increase your losses. For more information, please visit our website (section Documents and Announcements – Legal Documents – Contract Specifications and Cost and Charges).

**Possible costs associated with Contracts for Difference****One-off costs**

**Spread:** The difference between the bid (sell) price and the offer (buy) price. Spread is dependent on many different factors, including but not limited to, the underlying liquidity and volatility and time of day.

**Commission**

The fee charged for the service of carrying out the transaction, subject to a minimum fee on small notional trade sizes.

**Ongoing costs**

**Swap points:** Swap fee is charged to your account for every night that you hold a position. The amount could be positive or negative depending on the instrument you are holding and whether you are long or short. The longer you hold a position, the more it could cost.

Formula to calculate Swap fee in Ctrader/MT5: (Swap Rate \* 10(-Pip Position) \* Quantity \* Number of Nights). Swap Rates are available on both platforms under each product's description.

**How long should I hold the product and can I take money out early?**

The product has no recommended holding period. Provided that Conotoxia and the underlying market is open for trading you can enter and exit your positions at any time during market hours which can be found on our website. Such a decision does not entail any extraordinary costs, other than the standard costs of closing the position. Your position will expire only when you decide to close it or in the event, you do not have the available margin to hold your opened position. You are responsible for monitoring the product at all times in order to determine whether it is an appropriate time to open or close your position. However, please bear in mind that we may close your position without the prior consent in case you do not maintain a sufficient margin, or your position may be closed automatically due to the set of stop loss or take profit.

**How can I complain?**

Complaints about the products and services offered by Conotoxia may be submitted in writing (by post) or in electronic form (by e-mail). If you are not satisfied with the Company's final decision then you can submit a complaint to the Financial Ombudsman at <http://www.financialombudsman.gov.cy> and for clients with Polish residency at [www.rf.gov.pl](http://www.rf.gov.pl). Detailed information on the rules of submission, acknowledgment and processing of complaints can be found in the Client Complaint Procedure available on Company's website.

**Other relevant information**

Additional information on regulations, services and financial instruments traded on the OTC market are available at Company's website.

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### Warning

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### Product name

Contract for Difference (CFD) based on commodity pair.

List of Instruments: <https://invest.conotoxia.com/offer/instruments>

### ISIN/UPI number

Contract for Difference

### Product manufacturer

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### Phone contact

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### Competent Authority

Cyprus Securities and Exchange Commission (CySEC)

### Document date

April 2023

### What is this Product? - Product type

The derivative instrument being a contract for difference (CFD). It allows you to have an indirect exposure to an underlying product/financial instrument (commodity such as energies – oil and natural gas). You will not own the underlying product/financial instrument, but you can make gains or suffer losses as a result of price or value movements in relation to the underlying product or financial instrument to which you have the indirect exposure.

### Objectives

The purpose of the product is to give the possibility of active investing in the underlying instrument over short term period without owning it. The rate of return on investment in a product depends on the purchase price and the selling price of the offered product and the size of the position, as well as the costs associated with the product. The product reflects changes in the prices of the underlying instrument on which it is based. Both loss and profit when opening a position on the product are unlimited, however the Company offers Negative Balance Protection ensuring that you will not lose more than you invested. When opening a position on a product, you are required to make a deposit, which is the percentage of the total value of the contract in your account called the initial margin required. You need to be aware that trading on margin may magnify your potential losses or gains. For example, you believe that there would be a significant volatility on Crude Oil, so you may decide to purchase a CFD (long position) on this Energy product, with the intention to sell it with the price higher than the initial level. The difference between the price at which you buy and sell equals your profit minus any relevant costs if applicable. The same works in other direction, if you believe that the price of Crude Oil will drop you may sell the CFD (short position) with the intention to buy it later at the lower price, and the same as above the difference between the price at which you buy and sell equals your profit minus any relevant costs if applicable.

### Intended retail investor

The product is not intended for every investor. The product is intended for retail and professional investors who understand the principles of derivative instruments and the risks associated with them, actively invests in such instruments and at the same time are aware of investment risks. The investor should become familiar with the applicable regulations, take part in available trainings and become acquainted with the demo version of the trading platform in order to obtain the sufficient knowledge and experience to be able to manage risks of leveraged trading. When trading this instrument, you are responsible for opening and closing your position as well as choosing the size of your position and any risk management tools offered, such as stop loss or take profit.

### Term

CFDs generally do not have a specific maturity date or minimum holding period or pre-set conditions and will only expire if you choose to close the trade or in case you do not have a margin available to sustain your opened positions.

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## Risks associated and possible benefits

### RISK INDICATOR

1	2	3	4	5	6	7
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LOWER RISK

HIGHER RISK

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from a future performance at a very high level.

#### Be aware of currency risk.

An investor may lose all invested capital, understood as a deposit protecting the open position on the product. Therefore, you should ensure that your account possesses the necessary margin to avoid any stop outs. Before, deciding to trade on margin products you should take into consideration your investment objectives, risk tolerance and level of the experience you have obtained on these products. These products may not be appropriate for everyone; therefore, you should ensure that you understand the risks involved and seek independent advice if required. There are several types of trading risk, including leverage risk, which you should be aware of before beginning to trade. Factors that affect the performance of this product include but are 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 risk
- Conflicts of interest

### Performance scenario

\*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 could be lower.

This key information document is not specific to a particular product, but to the category of products CFD on Commodity Energy. The table below represents outcomes of profits and losses under various circumstances. In this scenario, we assume you buy a CFD contract on Crude Oil with a volume of 1 lot (1000 barrels) at a price of \$58.00. This means that your notional exposure to the contract is \$58,000 (1000 contracts x the price \$58.00). However, keep in mind that you do not need to invest \$58,000, assuming that the initial margin is 1:10 you will only have to deposit \$5,800 which is 10% of the notional exposure of \$58,000. The same pattern applies in the scenario when you wish to sell a CFD contract on Crude Oil with the same volume, price and leverage.

Long Performance Scenario (1 year)	Opening Price	Closing Price	Price Change	Profit/Loss	Return in % on Invested Capital of \$5,800
Favourable	\$58.00	\$58.58	+1.00%	+\$580	+10.00%
Moderate	\$58.00	\$58.29	+0.50%	+\$290	+5.00%
Unfavourable	\$58.00	\$57.71	-0.50%	-\$290	-5.00%
Stress	\$58.00	\$55.68	-4.00%	-\$2,320	-40.00%
Short Performance Scenario	Opening Price	Closing Price	Price Change	Profit/Loss	Return in % on Invested Capital of \$5,800
Favourable	\$58.00	\$57.42	-1.00%	+580	+10.00%
Moderate	\$58.00	\$57.71	-0.50%	+\$290	+5.00%
Unfavourable	\$58.00	\$58.29	+0.50%	-\$290	-5.00%
Stress	\$58.00	\$60.32	+4.00%	-\$2,320	-40.00%

The scenario above represents potential performance of your investment. Please bear in mind that a volatile price movement can rapidly lead either to profit or loss on your investment, and a small percentage of the price change could result in significant changes in your potential returns or losses due to the effect of the leverage.

### Costs over time

The table below shows the amounts that are deducted from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product [and how well the product is doing (where applicable)]. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

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\*We have assumed holding periods of 1, 3 and 5 years and an investment of \$ 93140 and used Crude Oil as an example. Client opens a long position of 1 lot (1 000 barrels/contracts) on Crude Oil at a price 93.14. The relevant Swap percentage are -3%/-7.5% for short and long swap respectively and the required margin amounts for 10% (\$ 9 314).

Cost Type	Ask	Bid	Margin	Total Cost	Percentage of margin
Spread (93.14-92.94)* 1000	93.14	92.94	\$ 9,314	\$ (200.0)	2.14% of margin
Commission for opening				\$ (0.00)	0.00% of margin
Commission for closing				\$ (0.00)	0.00% of margin
Long Swap client's profit	- 7.5%	1 year		\$ (6,985.5)	75.00%of margin
Long Swap client's profit	- 7.5%	3 years		\$ (20,956.5)	225.00% of margin
Long Swap client's profit	- 7.5%	5 years		\$ (34,927.5)	375.00% of margin

	If you exit after 1 year	If you exit after 3 years	If you exit after 5 years
Total costs paid	\$ (7,185.5)	\$ (21,156.50)	\$ (35,127.50)
Annual cost impact	-7.71%	-22.71%	-37.71%

### What happens if Conotoxia is unable to pay out?

Conotoxia Ltd is a member of the Investor Compensation Fund within the definition of Directive DI87-07 of the Cyprus Securities and Exchange Commission for the continuance of operation and the operation of the CIF Investor Compensation Fund.

The amount of compensation payable to each covered client is calculated in accordance with the legal and contractual terms governing the relation of the covered client with the Company, subject to the setoff rules applied for the calculation of the claims between the covered client and the Company. The calculation of the payable compensation derives from the sum of total established claims of the covered client against the Company, arising from all covered services provided by the Company and regardless of the number of accounts of which the client is a beneficiary, the currency and place of provision of these services. Currently, the maximum amount of cover is either the 90% of the cumulative covered claims of the covered investor, or the amount of €20.000, whichever is lower.

### What are the costs?

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### Possible costs associated with Contracts for Difference

#### One-off costs

**Spread:** The difference between the bid (sell) price and the offer (buy) price. Spread is dependent on many different factors, including but not limited to, the underlying liquidity and volatility and time of day.

#### Ongoing costs

**Swap points:** Swap fee is charged to your account for every night that you hold a position. The amount could be positive or negative depending on the instrument you are holding and whether you are long or short. The longer you hold a position, the more it could cost.

Formula to calculate Swap fee in cTrader/MT5: (Swap Rate \* 10(-Pip Position) \* Quantity \* Number of Nights). Swap Rates are available on both platforms under each product's description.

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### Warning

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### Product name

Contract for Difference (CFD) based on precious metals pair.

List of Instruments: <https://invest.conotoxia.com/offer/instruments>

### ISIN/UPI number

Contract for Difference

### Product manufacturer

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### Competent Authority

Cyprus Securities and Exchange Commission (CySEC)

### Document date

April 2023

### What is this Product? - Product type

The derivative instrument being a Contract for Difference. It allows you to have indirect exposure to an underlying product/ financial instrument (precious metal). You will not own the underlying product/financial instrument but you can make gains or suffer losses as a result of price or value movements in relation to the underlying product or financial instrument to which you have the indirect exposure.

### Objectives

The purpose of the product is to give the possibility of active investing in the underlying instrument over short term period without owning it. The rate of return on investment in a product depends on the purchase price and the selling price of the offered product and the size of the position, as well as the costs associated with the product. The product reflects changes in the prices of the underlying instrument on which it is based. Both loss and profit when opening a position on the product are unlimited, however, the Company offers Negative Balance Protection ensuring that you will not lose more than you invested. When opening a position on a product, you are required to make a deposit, which is the percentage of the total value of the contract in your account called the initial margin required. You need to be aware that trading on margin may magnify your potential losses or gains. For example, you believe that there would be significant volatility on Gold, so you may decide to purchase CFD (long position) on this commodity product, with the intention to sell it with the price higher than the initial level. The difference between the price at which you buy and sell equals your profit minus any relevant costs if applicable. The same works in other direction, if you believe that the price of Gold will drop you may sell the CFD (short position) with the intention to buy it later at the lower price, and the same as above the difference between the price at which you buy and sell equals your profit minus any relevant costs if applicable.

### Leverage and Margin

CFDs are leveraged financial products allowing investors to trade with higher exposure on the underlying assets compared to the amount invested. Trading CFDs requires only a portion of the market value of the underlying asset to be invested in accordance with the specified leverage requirements, such as 1:2, 1:5, 1:10, 1:20 or 1:30. This means that by using the leverage, investors are able to trade with amounts higher than their initial deposit. The amount required to open a position on CFD is called initial margin and is expressed as a percentage of the value of the underlying asset. Investors should bear in mind that using leverage may increase their potential profits and/or losses.

### Intended retail investor

The product is not intended for every investor. The product is intended for retail and professional investors who understand the principles of derivative instruments and the risks associated with them, actively invests in such instruments and at the same time are aware of investment risks. The investor should become familiar with the applicable regulations, take part in available trainings and become acquainted with the demo version of the trading platform in order to obtain the sufficient knowledge and experience to be able to manage risks of leveraged trading. When trading this instrument, you are responsible for opening and closing your position as well as choosing the size of your position and any risk management tools offered, such as stop loss or take profit.

### Term

CFDs generally do not have a specific maturity date or minimum holding period or pre-set conditions and will only expire if you choose to close the trade or in case you do not have a margin available to sustain your opened positions.

### Conotoxia Ltd. / Capital Group of Conotoxia Holding

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Conotoxia Ltd. is registered in Cyprus, authorized and regulated by the Cyprus Securities and Exchange Commission (license no. 336/17). The company provides access to investment services and CFD trading for clients across the European Economic Area.

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web: [invest.conotoxia.com](http://invest.conotoxia.com)

## Risks associated and possible benefits

### RISK INDICATOR

1	2	3	4	5	6	7
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LOWER RISK

HIGHER RISK

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from a future performance at a very high level.

#### Be aware of currency risk.

An investor may lose all invested capital, understood as a deposit protecting the open position on the product. Therefore, you should ensure that your account possesses the necessary margin to avoid any stop outs. Before, deciding to trade on margin products you should take into consideration your investment objectives, risk tolerance and level of the experience you have obtained on these products. These products may not be appropriate for everyone; therefore, you should ensure that you understand the risks involved and seek independent advice if required.

There are several types of trading risk, including leverage risk, which you should be aware of before beginning to trade. Factors that affect the performance of this product include but are 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 risk
- Conflicts of interest

### Performance scenario

\*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 could be lower.

This key information document is not specific to a particular product, but to the category of products CFD on Commodity Precious Metals. The table below represents outcomes of profits and losses under various circumstances. In this scenario, we assume you buy a CFD contract on Gold (XAU/USD) with a volume of 1 lot (100 ounces) at a price of \$1274.0. This means that your notional exposure to the contract is \$127,400 (100 contracts x the price \$1274.0). However, keep in mind that you do not need to invest \$127,400, assuming that the initial margin is 5% you will only have to deposit \$6,370 which is 5% of the notional exposure of \$127,400. The same pattern applies in the scenario when you wish to sell a CFD contract on Gold with the same volume, price and leverage.

Long Performance Scenario (1 year)	Opening Price	Closing Price	Price Change	Profit/Loss	Return in % on Invested Capital of \$6,370
Favourable	\$1274.0	\$1286.74	+1.00%	+\$1,274	+20.00%
Moderate	\$1274.0	\$1281.37	+0.50%	+\$637.50	+10.01%
Unfavourable	\$1274.0	\$1269.62	-0.50%	-\$638	-10.02%
Stress	\$1274.0	\$1225.92	-4.00%	-\$5,108	-80.19%
Short Performance Scenario	Opening Price	Closing Price	Price Change	Profit/Loss	Return in % on Invested Capital of \$6,370
Favourable	\$1274.0	\$1266.21	-1.00%	+\$1,279	+20.08%
Moderate	\$1274.0	\$1273.60	-0.50%	+\$640	+10.05%
Unfavourable	\$1274.0	\$1287.40	+0.50%	-\$640.50	-10.05%
Stress	\$1274.0	\$1333.28	+4.00%	-\$5,128	-80.50%

The scenario above represents potential performance of your investment. Please bear in mind that a volatile price movement can rapidly lead either to profit or loss on your investment, and a small percentage of the price change could result in significant changes in your potential returns or losses due to the effect of the leverage.

### Costs over time

The table below shows the amounts are deducted from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product [and how well the product is doing (where applicable)]. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

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\*We have assumed holding periods of 1, 3 and 5 years and an investment of \$189 895 and used GOLD as an example. Client opens a long position of 1 lot (100 ounces/contracts) on GOLD at a price 1 898.95. The relevant Swap percentage are -2%/-10% for short and long swap respectively and the required margin amounts for 5% (\$9 494.75).

Cost Type	Ask	Bid	Margin	Total Cost	Percentage of margin
Spread (1898.95-1898.7)* 100	1898.95	1898.7	\$ 9,494.75	\$(25.00)	0.26% of margin
Commission for opening a position		-		\$(0.00)	0.00% of margin
Commission for closing a position		-		\$(0.00)	0.00% of margin
Long Swap client's cost	-10%	1 year		\$(18,898.5)	200.00% of margin
Long Swap client's cost	-10%	3 years		\$(56,968.5)	600.00% of margin
Long Swap client's cost	-10%	5 years		\$(94,947.5)	1000.00% of margin

	If you exit after 1 year	If you exit after 3 years	If you exit after 5 years
Total costs paid	\$ (19,014.5)	\$ (56,993.5)	\$ (94,972.5)
Annual cost impact	-10.01%	-30.01%	-50.01%

### What happens if Conotoxia is unable to pay out?

Conotoxia Ltd is a member of the Investor Compensation Fund within the definition of Directive D187-07 of the Cyprus Securities and Exchange Commission for the continuance of operation and the operation of the CIF Investor Compensation Fund.

The amount of compensation payable to each covered client is calculated in accordance with the legal and contractual terms governing the relation of the covered client with the Company, subject to the setoff rules applied for the calculation of the claims between the covered client and the Company. The calculation of the payable compensation derives from the sum of total established claims of the covered client against the Company, arising from all covered services provided by the Company and regardless of the number of accounts of which the client is a beneficiary, the currency and place of provision of these services. Currently, the maximum amount of cover is either the 90% of the cumulative covered claims of the covered investor, or the amount of €20.000, whichever is lower.

### What are the costs?

Before you begin to trade Contract for Difference you should familiarize yourself with all commissions, fees, and other charges for which you will be liable. These charges will reduce any net profit or increase your losses. For more information, please visit our website (section Documents and Announcements – Legal Documents – Contract Specifications and Cost and Charges).

### Possible costs associated with Contracts for Difference

#### One-off costs

**Spread:** The difference between the bid (sell) price and the offer (buy) price. Spread is dependent on many different factors, including but not limited to, the underlying liquidity and volatility and time of day.

#### Ongoing costs

**Swap points:** Swap fee is charged to your account for every night that you hold a position. The amount could be positive or negative depending on the instrument you are holding and whether you are long or short. The longer you hold a position, the more it could cost.

Formula to calculate Swap fee in cTrader/MT5: (Swap Rate \* 10(-Pip Position) \* Quantity \* Number of Nights). Swap Rates are available on both platforms under each product's description.

### How long should I hold the product and can I take money out early?

The product has no recommended holding period. Provided that Conotoxia and the underlying market is open for trading you can enter and exit your positions at any time during market hours which can be found on our website. Such a decision does not entail any extraordinary costs, other than the standard costs of closing the position. Your position will expire only when you decide to close it or in the event, you do not have the available margin to hold your opened position. You are responsible for monitoring the product at all times in order to determine whether it is an appropriate time to open or close your position. However, please bear in mind that we may close your position without the prior consent in case you do not maintain a sufficient margin, or your position may be closed automatically due to the set of stop loss or take profit.

### How can I complain?

Complaints about the products and services offered by Conotoxia may be submitted in writing (by post) or in electronic form (by e-mail). If you are not satisfied with the Company's final decision then you can submit a complaint to the Financial Ombudsman at <http://www.financialombudsman.gov.cy> and for clients with Polish residency at [www.rf.gov.pl](http://www.rf.gov.pl). Detailed information on the rules of submission, acknowledgment and processing of complaints can be found in the Client Complaint Procedure available on Company's website.

### Other relevant information

Additional information on regulations, services and financial instruments traded on the OTC market are available at Company's website.

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## Key Investor Information Document

### Purpose

The following document contains key information about the investment product. This is not a marketing material. This information is required by law to help you understand the nature of this investment product and the risks, costs, potential profits and losses associated with it, and to help compare it to other products.

### Warning

You are about to buy a product that is complicated and may be difficult to understand.

### Product name

Contract for Difference (CFD) based on indices.

List of Instruments: <https://invest.conotoxia.com/offer/instruments>

### ISIN/UPI number

Contract for Difference

### Product manufacturer

The manufacturer and distributor of the product is Conotoxia Ltd. Which is registered in Cyprus, authorized and regulated by the Cyprus Securities and Exchange Commission (license no. 336/17). The Company is regulated by the Investment Services and Activities and Regulated Markets Law 87(I) 2017.

### Electronic contact

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### Competent Authority

Cyprus Securities and Exchange Commission (CySEC)

### Document date

April 2023

### What is this Product? - Product type

The derivative instrument being a contract for difference (CFD). It allows you to have an indirect exposure to an underlying product/financial instrument (Index). You will not own the underlying product/financial instrument but you can make gains or suffer losses as a result of price or value movements in relation to the underlying product or financial instrument to which you have the indirect exposure.

### Objectives

The purpose of the product is to give the possibility of active investing in the underlying instrument over short term period without owning it. The rate of return on investment in a product depends on the purchase price and the selling price of the offered product and the size of the position, as well as the costs associated with the product. The product reflects changes in the prices of the underlying instrument on which it is based. Both loss and profit when opening a position on the product are unlimited, however, the Company offers Negative Balance Protection ensuring that you will not lose more than you invested. When opening a position on a product, you are required to make a deposit, which is the percentage of the total value of the contract in your account which is called the initial margin required. You need to be aware that trading on margin may magnify your potential losses or gains. For example, you believe that there would be a significant volatility on S&P 500 Index, so you may decide to purchase CFD (long position) on this product, with the intention to sell it with the price higher than the initial level. The difference between the price at which you buy and sell equals your profit minus any relevant costs if applicable. The same works in other direction, if you believe that the price of the S&P 500 will drop you may sell the CFD (short position) with the intention to buy it later at the lower price, and the same as above the difference between the price at which you buy and sell equals your profit minus any relevant costs if applicable.

### Leverage and Margin

CFDs are leveraged financial products allowing investors to trade with higher exposure on the underlying assets compared to the amount invested. Trading CFDs requires only a portion of the market value of the underlying asset to be invested in accordance with the specified leverage requirements, such as 1:2, 1:5, 1:10, 1:20 or 1:30. This means that by using the leverage, investors are able to trade with amounts higher than their initial deposit. The amount required to open a position on CFD is called initial margin and is expressed as a percentage of the value of the underlying asset. Investors should bear in mind that using leverage may increase their potential profits and/or losses.

### Intended retail investor

The product is not intended for every investor. The product is intended for retail and professional investors who understand the principles of derivative instruments and the risks associated with them, actively invests in such instruments and at the same time are aware of investment risks. The investor should become familiar with the applicable regulations, take part in available trainings and become acquainted with the demo version of the trading platform in order to obtain the sufficient knowledge and experience to be able to manage risks of leveraged trading. When trading this instrument, you are responsible for opening and closing your position as well as choosing the size of your position and any risk management tools offered, such as stop loss or take profit.

### Term

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CFDs generally do not have a specific maturity date or minimum holding period or pre-set conditions and will only expire if you choose to close the trade or in case you do not have a margin available to sustain your opened positions.

### Risks associated and possible benefits

#### RISK INDICATOR

1	2	3	4	5	6	7
LOWER RISK						HIGHER RISK

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from a future performance at a very high level.

#### Be aware of currency risk.

An investor may lose all invested capital, understood as a deposit protecting the open position on the product. Therefore, you should ensure that your account possesses the necessary margin to avoid any stop outs. Before, deciding to trade on margin products you should take into consideration your investment objectives, risk tolerance and level of the experience you have obtained on these products. These products may not be appropriate for everyone; therefore, you should ensure that you understand the risks involved and seek independent advice if required. There are several types of trading risk, including leverage risk, which you should be aware of before beginning to trade. Factors that affect the performance of this product include but are 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 risk
- Conflicts of interest

### Performance scenario

\*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 could be lower.

This key information document is not specific to a particular product, but to the category of products CFD on Indices. The table below represents outcomes of profits and losses under various circumstances. In this scenario, we assume you buy a CFD contract on US 500 with a volume of 10 lots (10 units) at a price of \$2790.60. This means that your notional exposure to the contract is \$27,906 (10 contracts x the price \$2790.60). However, keep in mind that you do not need to invest \$27,906, assuming that the initial margin is 1:20 you will only have to deposit \$1,395 which is 5% of the notional exposure of \$27,906. The same pattern applies in the scenario when you wish to sell a CFD contract on US500 with the same volume, price, and leverage.

Long Performance (1 yr)	Opening Price	Closing Price	Price Change	Profit/Loss	Return in %
Favourable	\$2790.60	\$2818.50	+1.00%	+\$279.06	+4.81%
Moderate	\$2790.60	\$2804.55	+0.50%	+\$139.53	+2.41%
Unfavourable	\$2790.60	\$2776.64	-0.50%	-\$139.53	-2.41%
Stress	\$2790.60	\$2678.97	-4.00%	-\$1,116.24	-19.25%
Short Performance (1yr)	Opening Price	Closing Price	Price Change	Profit/Loss	Return in %
Favourable	\$2790.60	\$2770.60	-1.00%	+\$279.06	+4.81%
Moderate	\$2790.60	\$2780.60	-0.50%	+\$139.53	+2.41%
Unfavourable	\$2790.60	\$2794.60	+0.50%	-\$139.53	-2.41%
Stress	\$2790.60	\$2798.60	+4.00%	-\$1,116.24	-19.25%

The scenario above represents potential performance of your investment. Please bear in mind that a volatile price movement can rapidly lead either to profit or loss on your investment, and a small percentage of the price change could result in significant changes in your potential returns or losses due to the effect of the leverage.

### Costs over time

The table below shows the amounts that are deducted from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product [and how well the product is doing (where applicable)]. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

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\*We have assumed holding periods of 1, 3 and 5 years and an investment of \$ 13936.60 and used US100 as an example. Client opens a long position of 1 lot (1 unit/contract) on US100 at a price 13 936.60. The relevant Swap percentage quoted are -3%/-8% for short and long swap respectively and the required margin amounts for 5% (\$ 696.83).

Cost Type	Ask	Bid	Margin	Total Cost	Percentage of margin
Spread (13936.60-13935.35)* 1	13936.60	13935.35	\$ 696.83	\$(2.60)	0.18% of margin
Commission for opening		-		\$(0.00)	0.00% of margin
Commission for closing		-		\$(0.00)	0.00% of margin
Long Swap client's cost	8%	1 year		\$(1,114.9)	160% of margin
Long Swap client's cost	8%	3 years		\$(3,344.64)	480% of margin
Long Swap client's cost	8%	5 years		\$(5,574.4)	801% of margin

	If you exit after 1 year	If you exit after 3 years	If you exit after 5 years
Total costs paid	\$(1,117.5)	\$(3,347.24)	\$(5,570.4)
Annual cost impact	-8.02%	-24.02%	-40.01%

### What happens if Conotoxia is unable to pay out?

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The amount of compensation payable to each covered client is calculated in accordance with the legal and contractual terms governing the relation of the covered client with the Company, subject to the setoff rules applied for the calculation of the claims between the covered client and the Company. The calculation of the payable compensation derives from the sum of total established claims of the covered client against the Company, arising from all covered services provided by the Company and regardless of the number of accounts of which the client is a beneficiary, the currency and place of provision of these services. Currently, the maximum amount of cover is either the 90% of the cumulative covered claims of the covered investor, or the amount of €20.000, whichever is lower.

### What are the costs?

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### Possible costs associated with Contracts for Difference

#### One-off costs

**Spread:** The difference between the bid (sell) price and the offer (buy) price. Spread is dependent on many different factors, including but not limited to, the underlying liquidity and volatility and time of day.

#### Ongoing costs

**Swap points:** Swap fee is charged to your account for every night that you hold a position. The amount could be positive or negative depending on the instrument you are holding and whether you are long or short. The longer you hold a position, the more it costs. Formula to calculate Swap fee in Ctrader/MT5: (Swap Rate \* 10(-Pip Position) \* Quantity \* Number of Nights). Swap Rates are available on both platforms under each product's description.

### How long should I hold the product and can I take money out early?

The product has no recommended holding period. Provided that Conotoxia and the underlying market is open for trading you can enter and exit your positions at any time during market hours which can be found on our website. Such a decision does not entail any extraordinary costs, other than the standard costs of closing the position. Your position will expire only when you decide to close it or in the event, you do not have the available margin to hold your opened position. You are responsible for monitoring the product at all times in order to determine whether it is an appropriate time to open or close your position. However, please bear in mind that we may close your position without the prior consent in case you do not maintain a sufficient margin, or your position may be closed automatically due to the set of stop loss or take profit.

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### Other relevant information

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## Key Investor Information Document

### Purpose

The following document contains key information about the investment product. This is not a marketing material. This information is required by law to help you understand the nature of this investment product and the risks, costs, potential profits and losses associated with it, and to help compare it to other products.

### Warning

You are about to buy a product that is complicated and may be difficult to understand.

### Product name

Contract for Difference (CFD) based on ETF DMA (Exchange Traded Fund Direct Market Access).

List of Instruments: <https://invest.conotoxia.com/offer/instruments>

### ISIN/UIPI number

Contract for Difference

### Product manufacturer

The manufacturer and distributor of the product is Conotoxia Ltd. Which is registered in Cyprus, authorized and regulated by the Cyprus Securities and Exchange Commission (license no. 336/17). The Company is regulated by the Investment Services and Activities and Regulated Markets Law 87(I) 2017.

### Electronic contact

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### Phone contact

+357 250 300 46

### Competent Authority

Cyprus Securities and Exchange Commission (CySEC)

### Document date

April 2023

### What is this Product? - Product type

A Direct Market Access CFD is a product entered into with the Company on a bilateral basis. A DMA CFD allows the order to be passed directly to the stock exchange without a third-party intervention, giving the opportunity for real time execution and genuine exchange price feed. As the DMA model passes all orders to the underlying physical market, you will interact with the demand and supply of the instrument you are trading on and participate in determining the underlying price.

### Objectives

The purpose of the DMA product is to give possibility for speculating on the price movement (either up or down) without owning the physical ETF. The rate of return on investment in a product depends on the purchase price and the selling price of the offered product and the size of the position, as well as the costs associated with the product. Direct Market Access CFDs are offered with 1:1 leverage. Both loss and profit when opening a position on the product are unlimited and you need to be aware that trading on margin may magnify your potential losses or gains, however, the Company offers Negative Balance Protection ensuring that you will not lose more than you invested. For example, you believe that there would be a positive movement on Vanguard ETF, so you may decide to purchase (long position) a DMA CFD on this product, with the intention to sell it with the price higher than the initial level. The difference between the price at which you buy and sell equals your profit minus any relevant costs if applicable. The same works in the opposite direction, if you believe that the price of Vanguard will drop you may sell the DMA CFD (short position) with the intention to buy it later at the lower price, and the same as above the difference between the price at which you buy and sell equals your profit minus any relevant costs if applicable.

### Intended retail investor

The product is not intended for every investor. The product is intended for retail and professional investors who understand the principles of derivative instruments and the risks associated with them, actively invests in such instruments and at the same time are aware of investment risks. The investor should become familiar with the applicable regulations, take part in available trainings and become acquainted with the demo version of the trading platform in order to obtain the sufficient knowledge and experience to be able to manage risks of leveraged trading. When trading this instrument, you are responsible for opening and closing your position as well as choosing the size of your position and any risk management tools offered, such as stop loss or take profit.

### Term

CFDs generally do not have a specific maturity date or minimum holding period or pre-set conditions and will only expire if you choose to close the trade or in case you do not have a margin available to sustain your opened positions.

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web: [invest.conotoxia.com](http://invest.conotoxia.com)

## Risks associated and possible benefits

### RISK INDICATOR

1	2	3	4	5	6	7
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LOWER RISK

HIGHER RISK

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from a future performance at a very high level.

#### Be aware of currency risk.

An investor may lose all invested capital, understood as a deposit protecting the open position on the product. Therefore, you should ensure that your account possesses the necessary margin to avoid any stop outs. Before, deciding to trade on margin products you should take into consideration your investment objectives, risk tolerance and level of the experience you have obtained on these products. These products may not be appropriate for everyone; therefore, you should ensure that you understand the risks involved and seek independent advice if required. There are several types of trading risk, including leverage risk, which you should be aware of before beginning to trade. Factors that affect the performance of this product include but are not limited to:

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

### Performance scenario

\*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 could be lower.

This key information document is not specific to a particular product, but to the category of products DMA CFD on ETF. The table below represents outcomes of profits and losses under various scenarios. In this scenario, we assume you buy a DMA CFD contract on Vanguard S&P 500 ETF with a volume of 1 lot (1 unit) at a price of \$386.30. This means that your national exposure to the contract is \$386.30 (1 contract x the price \$386.30).

However, keep in mind that the initial margin is with 1:1 leverage and you will have to deposit \$386.30. The same pattern applies in the scenario when you wish to sell a DMA CFD contract on Vanguard S&P 500 ETF with the same volume, price, and leverage.

Long Performance Scenario (1 year)	Opening Price	Closing Price	Price Change	Profit/Loss	Return in % on invested Capital of \$386.30
Favourable	\$386.30	\$390.16	1.00%	\$3.86	1.96%
Moderate	\$386.30	\$388.23	0.50%	\$1.93	0.98%
Unfavourable	\$386.30	\$384.37	-0.50%	\$(1.93)	-0.98%
Stress	\$386.30	\$370.85	-4.00%	\$(15.45)	-7.83%
Short Performance Scenario	Opening Price	Closing Price	Price Change	Profit/Loss	Return in % on invested Capital of \$386.30
Stress	\$386.30	\$390.16	-1.00%	\$(3.86)	-1.96%
Unfavourable	\$386.30	\$388.23	-0.50%	\$(1.93)	-0.98%
Moderate	\$386.30	\$384.37	0.50%	\$1.93	0.98%
Favourable	\$386.30	\$370.85	4.00%	\$15.45	7.83%

The scenario above represents potential performance of your investment. Please bear in mind that a volatile price movement can rapidly lead either to profit or loss on your investment, and a small percentage of the price change could result in significant changes in your potential returns or losses.

### Costs over time

The table below shows the amounts that are deducted from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product [and how well the product is doing (where applicable)]. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. \*We have assumed holding periods of 1, 3 and 5 years and an investment of \$388.30 and used Vanguard S&P 500 ETF as an example. Client opens a short position of 1 lot (1 unit/contract) on Vanguard S&P 500 ETF at a price 388.30 paying commission of \$1.94 (0.50%). The relevant Swap percentage charged per year is 4% for short position and 0% for long swap and the required margin amount of \$ 388.30.

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email: support@cy.conotoxia.com

web: invest.conotoxia.com

Cost Type	Ask	Bid	Margin	Total Cost	Percentage of margin
Spread (386.30-388.30)* 1	386.30	388.30	\$ 388.30	\$(2.00)	0.52% of margin
Commission for opening a position 0.5% from the nominal value			\$ (1.94)		0.50% of margin
Commission for closing a position 0.5% from the nominal value			\$ (1.94)		0.50% of margin
Long Swap	0.0000	1	year	\$0	0.00% of margin
Long Swap	0.0000	3	years	\$0	0.00% of margin
Long Swap	0.0000	5	years	\$0	0.00% of margin

Costs	If you exit after 1 year	If you exit after 3 years	If you exit after 5 years
Total costs	\$ (5.88)	\$ (5.88)	\$ (5.88)
Annual cost impact	-1.51%	-1.51%	-1.51%

#### What happens if Conotoxia is unable to pay out?

Conotoxia Ltd is a member of the Investor Compensation Fund within the definition of Directive DI87-07 of the Cyprus Securities and Exchange Commission for the continuance of operation and the operation of the CIF Investor Compensation Fund.

The amount of compensation payable to each covered client is calculated in accordance with the legal and contractual terms governing the relation of the covered client with the Company, subject to the setoff rules applied for the calculation of the claims between the covered client and the Company. The calculation of the payable compensation derives from the sum of total established claims of the covered client against the Company, arising from all covered services provided by the Company and regardless of the number of accounts of which the client is a beneficiary, the currency and place of provision of these services. Currently, the maximum amount of cover is either the 90% of the cumulative covered claims of the covered investor, or the amount of €20.000, whichever is lower.

#### What are the costs?

Before you begin to trade Contract for Difference you should familiarize yourself with all commissions, fees, and other charges for which you will be liable. These charges will reduce any net profit or increase your losses. For more information, please visit our website (section Documents and Announcements – Legal Documents – Contract Specifications and Cost and Charges).

#### Possible costs associated with Contracts for Difference

##### One-off costs

**Spread:** The difference between the bid (sell) price and the offer (buy) price. Spread is dependent on many different factors, including but not limited to, the underlying liquidity and volatility and time of day.

**Commission:** The fee charged for the service of carrying out the transaction, subject to a minimum fee on small notional trade sizes.

Currency conversion fee

##### Ongoing costs

**Swap points:** Swap fee is charged to your account for every night that you hold a position. The amount could be positive or negative depending on the instrument you are holding and whether you are long or short. The longer you hold a position, the more it costs. Formula to calculate Swap fee in Ctrader/MT5: (Swap Rate \* 10(-Pip Position) \* Quantity \* Number of Nights). Swap Rates are available on both platforms under each product's description.

#### How long should I hold the product and can I take money out early?

The product has no recommended holding period. Provided that Conotoxia and the underlying market is open for trading you can enter and exit your positions at any time during market hours which can be found on our website. Such a decision does not entail any extraordinary costs, other than the standard costs of closing the position. Your position will expire only when you decide to close it or in the event, you do not have the available margin to hold your opened position. You are responsible for monitoring the product at all times in order to determine whether it is an appropriate time to open or close your position. However, please bear in mind that we may close your position without the prior consent in case you do not maintain a sufficient margin, or your position may be closed automatically due to the set of stop loss or take profit.

#### How can I complain?

Complaints about the products and services offered by Conotoxia may be submitted in writing (by post) or in electronic form (by e-mail). If you are not satisfied with the Company's final decision then you can submit a complaint to the Financial Ombudsman at <http://www.financialombudsman.gov.cy> and for clients with Polish residency at [www.rf.gov.pl](http://www.rf.gov.pl). Detailed information on the rules of submission, acknowledgment and processing of complaints can be found in the Client Complaint Procedure available on Company's website.

#### Other relevant information

Additional information on regulations, services and financial instruments traded on the OTC market are available at Company's website.

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## Key Investor Information Document

### Purpose

The following document contains key information about the investment product. This is not a marketing material. This information is required by law to help you understand the nature of this investment product and the risks, costs, potential profits and losses associated with it, and to help compare it to other products.

### Warning

You are about to buy a product that is complicated and may be difficult to understand.

### Product name

Contract for Difference (CFD) based on ETF.

List of Instruments: <https://invest.conotoxia.com/offer/instruments>

### ISIN/UPI number

Contract for Difference

### Product manufacturer

The manufacturer and distributor of the product is Conotoxia Ltd. Which is registered in Cyprus, authorized and regulated by the Cyprus Securities and Exchange Commission (license no. 336/17). The Company is regulated by the Investment Services and Activities and Regulated Markets Law 87(I) 2017.

### Electronic contact

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### Phone contact

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### Competent Authority

Cyprus Securities and Exchange Commission (CySEC)

### Document date

April 2023

### What is this Product? - Product type

The derivative instrument being a contract for difference (CFD). It allows you to have an indirect exposure to an underlying product/financial instrument (ETF). You will have no direct interest in the underlying product/financial instrument. Accordingly, you can make gains or suffer losses as a result of price or value movements in relation to the underlying product or financial instrument to which you have indirect exposure.

### Objectives

The purpose of the product is to give the possibility of active investing in the underlying instrument over short term period without owning it. The rate of return on investment in a product depends on the purchase price and the selling price of the offered product and the size of the position, as well as the costs associated with the product. The product reflects changes in the prices of the underlying instrument on which it is based. Both loss and profit when opening a position on the product are unlimited, however, the Company offers Negative Balance Protection ensuring that you will not lose more than you invested. When opening a position on a product, you are required to make a deposit, which is the percentage of the total value of the contract in your account which is called the initial margin required. You need to be aware that trading on margin may magnify your potential losses of gains. For example, you believe that there would be a significant volatility on Vanguard S&P 500 ETF, so you may decide to purchase (long position) a CFD on this product, with the intention to sell it with the price higher than the initial level. The difference between the price at which you buy and sell equals your profit minus any relevant costs if applicable. The same works in other direction, if you believe that the price of the Vanguard S&P 500 ETF will drop you may sell the CFD (short position) with the intention to buy it later at the lower price, and the same as above the difference between the price at which you buy and sell equals your profit minus any relevant costs if applicable.

### Leverage and Margin

CFDs are leveraged financial products allowing investors to trade with higher exposure on the underlying assets compared to the amount invested. Trading CFDs requires only a portion of the market value of the underlying asset to be invested in accordance with the specified leverage requirements, such as 1:2, 1:5, 1:10, 1:20 or 1:30. This means that by using the leverage, investors are able to trade with amounts higher than their initial deposit. The amount required to open a position on CFD is called initial margin and is expressed as a percentage of the value of the underlying asset. Investors should bear in mind that using leverage may increase their potential profits and/or losses.

### Intended retail investor

The product is not intended for every investor. The product is intended for retail and professional investors who understand the principles of derivative instruments and the risks associated with them, actively invests in such instruments and at the same time are aware of investment risks. The investor should become familiar with the applicable regulations, take part in available trainings and become acquainted with the demo version of the trading platform in order to obtain the sufficient knowledge and experience to be able to manage risks of leveraged trading. When trading this instrument, you are responsible for opening and closing your position as well as choosing the size of your position and any risk management tools offered, such as stop loss or take profit.

### Term

CFDs generally do not have a specific maturity date or minimum holding period or pre-set conditions and will only expire if you choose to close the trade or in case you do not have a margin available to sustain your opened positions.

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## Risks associated and possible benefits

### RISK INDICATOR

1	2	3	4	5	6	7
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LOWER RISK

HIGHER RISK

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from a future performance at a very high level.

#### Be aware of currency risk.

An investor may lose all invested capital, understood as a deposit protecting the open position on the product. Therefore, you should ensure that your account possesses the necessary margin to avoid any stop outs. Before, deciding to trade on margin products you should take into consideration your investment objectives, risk tolerance and level of the experience you have obtained on these products. These products may not be appropriate for everyone; therefore, you should ensure that you understand the risks involved and seek independent advice if required. There are several types of trading risk, including leverage risk, which you should be aware of before beginning to trade. Factors that affect the performance of this product include but are 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 risk
- Conflicts of interest

### Performance scenario

\*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 could be lower.

This key information document is not specific to a particular product, but to the category of products CFD on ETF. The table below represents outcomes of profits and losses under various scenarios. In this scenario, we assume you buy a CFD contract on Vanguard S&P 500 ETF with a volume of 1 lot (1 unit) at a price of \$386.30. This means that your national exposure to the contract is \$386.30 (1 contract x the price \$386.30). However, keep in mind that you do not need to invest \$386.30, assuming that the initial margin is 1:5 you will only have to deposit \$77.26 which is 20% of the national exposure of \$386.30. The same pattern applies in the scenario when you wish to sell a CFD contract on Vanguard S&P 500 ETF with the same volume, price, and leverage.

Long Performance Scenario (1 year)	Opening Price	Closing Price	Price Change	Profit/Loss	Return in % on invested Capital of \$389.30
Favourable	\$ 386.30	\$ 390.16	1.00%	\$ 3.86	1.96%
Moderate	\$ 386.30	\$ 388.23	0.50%	\$ 1.93	0.98%
Unfavourable	\$ 386.30	\$ 384.37	-0.50%	\$ 1.93	-0.98%
Stress	\$ 386.30	\$ 370.85	-4.00%	\$ 15.45	-7.83%
Short Performance Scenario	Opening Price	Closing Price	Price Change	Profit/Loss	Return in % on invested Capital of \$386.30
Stress	\$ 386.30	\$ 390.16	-1.00%	\$3.86	-1.96%
Unfavourable	\$ 386.30	\$ 388.23	-0.50%	\$1.93	-0.98%
Moderate	\$ 386.30	\$ 384.37	0.50%	\$ 1.93	0.98%
Favourable	\$ 386.30	\$ 370.85	4.00%	\$15.45	7.83%

The scenario above represents potential performance of your investment. Please bear in mind that a volatile price movement can rapidly lead either to profit or loss on your investment, and a small percentage of the price change could result in significant changes in your potential returns or losses due to the effect of the leverage.

### Costs over time

The table below shows the amounts that are deducted from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product [and how well the product is doing (where applicable)]. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. \*We have assumed holding periods of 1, 3 and 5 years and an investment of \$ 10 000 and used Vanguard S&P 500 ETF as an example. Client opens a long position of 1 lot (1 unit/contract) on Vanguard S&P 500 ETF at a price 386.30 paying commission of \$2.00 (0.10% or \$2 min.). The relevant Swap percentage charged per year is 4% for short and long position and the required margin amount of 20% (\$77.26).

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web: [invest.conotoxia.com](http://invest.conotoxia.com)

**Invest.**

Cost Type	Ask	Bid	Margin	Total Cost	Percentage of margin
Spread (386.30-388.30)* 1	386.30	388.3	\$ 77.26	\$ (2.00)	2.59% of margin
Commission for opening (0.10% or \$2 min)				\$(2.00)	2.59% of margin
Commission for closing (0.10% or \$2 min)				\$(2.00)	2.59% of margin
Long Swap client's cost 4% yearly	-0.0400	1	year	\$(15.53)	15.00% of margin
Long Swap client's cost 4% yearly	-0.0400	3	years	\$(46.59)	45.00% of margin
Long Swap client's cost 4% yearly	-0.0400	5	years	\$(77.65)	75.00% of margin

Costs	If you exit after 1 year	If you exit after 3 years	If you exit after 5 years
Total costs	\$(21.53)	\$(62.59)	\$(83.95)
Annual cost impact	-5.57%	-16.21%	-21.75%

**What happens if Conotoxia is unable to pay out?**

Conotoxia Ltd is a member of the Investor Compensation Fund within the definition of Directive DI87-07 of the Cyprus Securities and Exchange Commission for the continuance of operation and the operation of the CIF Investor Compensation Fund.

The amount of compensation payable to each covered client is calculated in accordance with the legal and contractual terms governing the relation of the covered client with the Company, subject to the setoff rules applied for the calculation of the claims between the covered client and the Company. The calculation of the payable compensation derives from the sum of total established claims of the covered client against the Company, arising from all covered services provided by the Company and regardless of the number of accounts of which the client is a beneficiary, the currency and place of provision of these services. Currently, the maximum amount of cover is either the 90% of the cumulative covered claims of the covered investor, or the amount of €20.000, whichever is lower.

**What are the costs?**

Before you begin to trade Contract for Difference you should familiarize yourself with all commissions, fees, and other charges for which you will be liable. These charges will reduce any net profit or increase your losses. For more information, please visit our website (section Documents and Announcements – Legal Documents – Contract Specifications and Cost and Charges).

**Possible costs associated with Contracts for Difference****One-off costs**

**Spread:** The difference between the bid (sell) price and the offer (buy) price. Spread is dependent on many different factors, including but not limited to, the underlying liquidity and volatility and time of day.

**Commission:** The fee charged for the service of carrying out the transaction, subject to a minimum fee on small notional trade sizes

**Ongoing costs**

**Swap points:** Swap fee is charged to your account for every night that you hold a position. The amount could be positive or negative depending on the instrument you are holding and whether you are long or short. The longer you hold a position, the more it costs. Formula to calculate Swap fee in Ctrader/MT5: (Swap Rate \* 10(-Pip Position) \* Quantity \* Number of Nights). Swap Rates are available on both platforms under each product's description.

**How long should I hold the product and can I take money out early?**

The product has no recommended holding period. Provided that Conotoxia and the underlying market is open for trading you can enter and exit your positions at any time during market hours which can be found on our website. Such a decision does not entail any extraordinary costs, other than the standard costs of closing the position. Your position will expire only when you decide to close it or in the event, you do not have the available margin to hold your opened position. You are responsible for monitoring the product at all times in order to determine whether it is an appropriate time to open or close your position. However, please bear in mind that we may close your position without the prior consent in case you do not maintain a sufficient margin, or your position may be closed automatically due to the set of stop loss or take profit.

**How can I complain?**

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**Other relevant information**

Additional information on regulations, services and financial instruments traded on the OTC market are available at Company's website.

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## Key Investor Information Document

### Purpose

The following document contains key information about the investment product. This is not a marketing material. This information is required by law to help you understand the nature of this investment product and the risks, costs, potential profits and losses associated with it, and to help compare it to other products.

### Warning

You are about to buy a product that is complicated and may be difficult to understand.

### Product name

Contract for Difference (CFD) based on a future commodity pair.

List of Instruments: <https://invest.conotoxia.com/offer/instruments>

### ISIN/UIP number

Contract for Difference

### Product manufacturer

The manufacturer and distributor of the product is Conotoxia Ltd. Which is registered in Cyprus, authorized and regulated by the Cyprus Securities and Exchange Commission (license no. 336/17). The Company is regulated by the Investment Services and Activities and Regulated Markets Law 87(I) 2017.

### Electronic contact

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### Phone contact

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### Competent Authority

Cyprus Securities and Exchange Commission (CySEC)

### Document date

March 2023

## What is this Product? - Product type

The derivative instrument being a contract for difference (CFD). It allows you to have an indirect exposure to an underlying product/financial instrument (futures such as energies – oil and natural gas). You will not own the underlying product/financial instrument, but you can make gains or suffer losses as a result of price or value movements in relation to the underlying product or financial instrument to which you have the indirect exposure.

### Objectives

The purpose of the product is to give the possibility of active investing in the underlying instrument over short term period without owning it. The rate of return on investment in a product depends on the purchase price and the selling price of the offered product and the size of the position, as well as the costs associated with the product. The product reflects changes in the prices of the underlying instrument on which it is based. Both loss and profit when opening a position on the product are unlimited, however the Company offers Negative Balance Protection ensuring that you will not lose more than you invested. When opening a position on a product, you are required to make a deposit, which is the percentage of the total value of the contract in your account called the initial margin required. You need to be aware that trading on margin may magnify your potential losses or gains. For example, you believe that there would be a significant volatility on Crude Oil future, so you may decide to purchase a CFD (long position) on this future product, with the intention to sell it with the price higher than the initial level. The difference between the price at which you buy and sell equals your profit minus any relevant costs if applicable. The same works in other direction, if you believe that the price of Crude Oil future will drop you may sell the CFD (short position) with the intention to buy it later at the lower price, and the same as above the difference between the price at which you buy and sell equals your profit minus any relevant costs if applicable.

### Intended retail investor

The product is not intended for every investor. The product is intended for retail and professional investors who understand the principles of derivative instruments and the risks associated with them, actively invests in such instruments and at the same time are aware of investment risks. The investor should become familiar with the applicable regulations, take part in available trainings and become acquainted with the demo version of the trading platform in order to obtain the sufficient knowledge and experience to be able to manage risks of leveraged trading. When trading this instrument, you are responsible for opening and closing your position as well as choosing the size of your position and any risk management tools offered, such as stop loss or take profit.

### Term

CFDs generally do not have a specific maturity date or minimum holding period or pre-set conditions and will only expire if you choose to close the trade or in case you do not have a margin available to sustain your opened positions.

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### Risks associated and possible benefits

#### RISK INDICATOR

1	2	3	4	5	6	7
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LOWER RISK

HIGHER RISK

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from a future performance at a very high level.

Be aware of currency risk. An investor may lose all invested capital, understood as a deposit protecting the open position on the product. Therefore, you should ensure that your account possesses the necessary margin to avoid any stop outs. Before, deciding to trade on margin products you should take into consideration your investment objectives, risk tolerance and level of the experience you have obtained on these products. These products may not be appropriate for everyone; therefore, you should ensure that you understand the risks involved and seek independent advice if required. There are several types of trading risk, including leverage risk, which you should be aware of before beginning to trade. Factors that affect the performance of this product include but are 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 risk
- Conflicts of interest
- Rollover risk

#### Performance scenario

\*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 could be lower.

This key information document is not specific to a particular product, but to the category of products CFD on Future Energy. The table below represents outcomes of profits and losses under various circumstances. In this scenario, we assume you buy a CFD contract on Crude Oil future with a volume of 1 lot (1000 barrels) at a price of \$58.00. This means that your notional exposure to the contract is \$58,000 (1000 contracts x the price \$58.00). However, keep in mind that you do not need to invest \$58,000, assuming that the initial margin is 1:10 you will only have to deposit \$5,800 which is 10% of the notional exposure of \$58,000. The same pattern applies in the scenario when you wish to sell a CFD contract on Crude Oil future with the same volume, price and leverage.

Long Performance Scenario (1 year)	Opening Price	Closing Price	Price Change	Profit/Loss	Return in % on Invested Capital of \$5,800
Favourable	\$58.00	\$58.58	+1.00%	+\$580	+10.00%
Moderate	\$58.00	\$58.29	+0.50%	+\$290	+5.00%
Unfavourable	\$58.00	\$57.71	-0.50%	-\$290	-5.00%
Stress	\$58.00	\$55.68	-4.00%	-\$2,320	-40.00%
Short Performance Scenario	Opening Price	Closing Price	Price Change	Profit/Loss	Return in % on Invested Capital of \$5,800
Favourable	\$58.00	\$57.42	-1.00%	+580	+10.00%
Moderate	\$58.00	\$57.71	-0.50%	+\$290	+5.00%
Unfavourable	\$58.00	\$58.29	+0.50%	-\$290	-5.00%
Stress	\$58.00	\$60.32	+4.00%	-\$2,320	-40.00%

The scenario above represents potential performance of your investment. Please bear in mind that a volatile price movement can rapidly lead either to profit or loss on your investment, and a small percentage of the price change could result in significant changes in your potential returns or losses due to the effect of the leverage.

#### Costs over time

The table below shows the amounts that are deducted from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product [and how well the product is doing (where applicable)]. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

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\*We have assumed holding periods of 1, 3 and 5 years and an investment of \$ 93140 and used Crude Oil future as an example. Client opens a long position of 1 lot (1 000 barrels/contracts) on Crude Oil future at a price 93.14 paying commission of \$1.86 (0.002%). Future contracts can expire on a month, quarterly or yearly basis. If the client chooses to proceed with the rollover he will get charged the spread at the time of the rollover. The required margin amounts for 10% (\$ 9 314).

Cost Type	Ask	Bid	Margin	Total Cost	Percentage of margin
Spread (93.14-93.07)* 1000	93.14	93.07	\$ 9,314	\$ (70.00)	0.75% of margin
Commission for opening (93,140 * 0.00002)				\$ (1.86)	0.02% of margin
Commission for closing (93,070 * 0.00002)				\$ (1.86)	0.02% of margin
Rollover cost (12*70)	1 per month	1 year		\$ (840)	9.02% of margin
Rollover cost (36*70)	1 per month	3 years		\$ (2,520)	27.05% of margin
Rollover cost (60*70)	1 per month	5 years		\$ (4,200)	45.09% of margin

	If you exit after 1 year	If you exit after 3 years	If you exit after 5 years
Total costs paid	\$ (913.72)	\$ (2,593.72)	\$ (4,273.72)
Annual cost impact	-0.98%	-2.78%	-4.59%

### What happens if Conotoxia is unable to pay out?

Conotoxia Ltd is a member of the Investor Compensation Fund within the definition of Directive DI87-07 of the Cyprus Securities and Exchange Commission for the continuance of operation and the operation of the CIF Investor Compensation Fund.

The amount of compensation payable to each covered client is calculated in accordance with the legal and contractual terms governing the relation of the covered client with the Company, subject to the setoff rules applied for the calculation of the claims between the covered client and the Company. The calculation of the payable compensation derives from the sum of total established claims of the covered client against the Company, arising from all covered services provided by the Company and regardless of the number of accounts of which the client is a beneficiary, the currency and place of provision of these services. Currently, the maximum amount of cover is either the 90% of the cumulative covered claims of the covered investor, or the amount of €20.000, whichever is lower.

### What are the costs?

Before you begin to trade Contract for Difference you should familiarize yourself with all commissions, fees, and other charges for which you will be liable. These charges will reduce any net profit or increase your losses. For more information, please visit our website (section Documents and Announcements – Legal Documents – Contract Specifications and Cost and Charges).

### Possible costs associated with Contracts for Difference

#### One-off costs

**Spread:** The difference between the bid (sell) price and the offer (buy) price. Spread is dependent on many different factors, including but not limited to, the underlying liquidity and volatility and time of day.

**Commission:** The fee charged for the service of carrying out the transaction, subject to a minimum fee on small notional trade sizes.

#### Ongoing costs

**Rollover:** Rollover can be required on a monthly, quarterly, or yearly basis depending on the nature of the future product. During the rollover process the company will close the old future product (expiring) and will transfer the trade to the new future product. During the process the client will get charged the spread cost.

### How long should I hold the product and can I take money out early?

The product has no recommended holding period. Provided that Conotoxia and the underlying market is open for trading you can enter and exit your positions at any time during market hours which can be found on our website. Such a decision does not entail any extraordinary costs, other than the standard costs of closing the position. Your position will expire only when you decide to close it or in the event, you do not have the available margin to hold your opened position. You are responsible for monitoring the product at all times in order to determine whether it is an appropriate time to open or close your position. However, please bear in mind that we may close your position without the prior consent in case you do not maintain a sufficient margin, or your position may be closed automatically due to the set of stop loss or take profit.

### How can I complain?

Complaints about the products and services offered by Conotoxia may be submitted in writing (by post) or in electronic form (by e-mail). If you are not satisfied with the Company's final decision then you can submit a complaint to the Financial Ombudsman at <http://www.financialombudsman.gov.cy> and for clients with Polish residency at [www.rf.gov.pl](http://www.rf.gov.pl). Detailed information on the rules of submission, acknowledgment and processing of complaints can be found in the Client Complaint Procedure available on Company's website.

### Other relevant information

Additional information on regulations, services and financial instruments traded on the OTC market are available at Company's website.

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## Key Investor Information Document

### Purpose

The following document contains key information about the investment product. This is not a marketing material. This information is required by law to help you understand the nature of this investment product and the risks, costs, potential profits and losses associated with it, and to help compare it to other products.

### Warning

You are about to buy a product that is complicated and may be difficult to understand.

### Product name

Contract for Difference (CFD) based on major pair.

List of Instruments: <https://invest.conotoxia.com/offer/instruments>

### ISIN/UPI number

Contract for Difference

### Product manufacturer

The manufacturer and distributor of the product is Conotoxia Ltd. Which is registered in Cyprus, authorized and regulated by the Cyprus Securities and Exchange Commission (license no. 336/17). The Company is regulated by the Investment Services and Activities and Regulated Markets Law 87(I) 2017.

### Electronic contact

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### Competent Authority

Cyprus Securities and Exchange Commission (CySEC)

### Document date

April 2023

### What is this Product? - Product type

The derivative instrument being a Contract for Difference. It allows you to have indirect exposure to an underlying product/ financial instrument (major currency pair). You will not own the underlying product/financial instrument but you can make gains or suffer losses as a result of price or value movements in relation to the underlying product or financial instrument to which you have the indirect exposure.

### Objectives

The purpose of the product is to give the possibility of active investing in the underlying instrument over short term period without owning it. The rate of return on investment in a product depends on the purchase price and the selling price of the offered product and the size of your positions, as well as the costs associated with the product. The product reflects changes in the prices of the underlying instrument on which it is based. Both loss and profit when opening a position on the product are unlimited, however, the Company offers Negative Balance Protection ensuring that you will not lose more than you invested. When opening a position on a product, you are required to make a deposit, which is the percentage of the total value of the contract in your account called the initial margin required. You need to be aware that trading on margin may magnify your potential losses or gains. For example, you believe that there would be a significant volatility on the currency pair GBP/USD in a favor of GBP, so you may decide to purchase CFD (long position) with the intention to sell it with the price of the pair goes higher than the initial level. The difference between the price at which you buy and sell equals your profit minus any relevant costs if applicable. The same works in other direction, if you believe that the price of the GBP will drop you may sell the CFD (short position) with the intention to buy it later at the lower price, and the same as above the difference between the price at which you buy and sell equals your profit minus any relevant costs if applicable.

### Leverage and Margin

CFDs are leveraged financial products allowing investors to trade with higher exposure on the underlying assets compared to the amount invested. Trading CFDs requires only a portion of the market value of the underlying asset to be invested in accordance with the specified leverage requirements, such as 1:2, 1:5, 1:10, 1:20 or 1:30. This means that by using the leverage, investors are able to trade with amounts higher than their initial deposit. The amount required to open a position on CFD is called initial margin and is expressed as a percentage of the value of the underlying asset. Investors should bear in mind that using leverage may increase their potential profits and/or losses.

### Intended retail investor

The product is not intended for every investor. The product is intended for retail and professional investors who understand the principles of derivative instruments and the risks associated with them, actively invests in such instruments and at the same time are aware of investment risks. The investor should become familiar with the applicable regulations, take part in available trainings and become acquainted with the demo version of the trading platform in order to obtain the sufficient knowledge and experience to be able to manage risks of leveraged trading. When trading this instrument, you are responsible for opening and closing your position as well as choosing the size of your position and any risk management tools offered, such as stop loss or take profit.

### Term

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CFDs generally do not have a specific maturity date or minimum holding period or pre-set conditions and will only expire if you choose to close the trade or in case you do not have a margin available to sustain your opened positions.

### Risks associated and possible benefits

#### RISK INDICATOR

1	2	3	4	5	6	7
LOWER RISK						HIGHER RISK

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from a future performance at a very high level.

#### Be aware of currency risk.

An investor may lose all invested capital, understood as a deposit protecting the open position on the product. Therefore, you should ensure that your account possesses the necessary margin to avoid any stop outs. Before, deciding to trade on margin products you should take into consideration your investment objectives, risk tolerance and level of the experience you have obtained on these products. These products may not be appropriate for everyone; therefore, you should ensure that you understand the risks involved and seek independent advice if required. There are several types of trading risk, including leverage risk, which you should be aware of before beginning to trade. Factors that affect the performance of this product include but are 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 risk
- Conflicts of interest

### Performance scenario

\*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 could be lower.

This key information document is not specific to a particular product, but to the category of products CFD on Major Currency Pairs. The table below represents outcomes of profits and losses under various scenarios. In this scenario, we assume you buy a CFD contract relating to an underlying GBP/USD pair with volume £100,000 (1 lot) at a rate of 1.2640. This means that your notional exposure to the quoted currency is \$126,400 (100,000 contracts x the price 1.2640). However, keep in mind that you do not need to invest £100,000, assuming that you will use the highest leverage 1:30 you will only have to use as margin £3,333. The same pattern applies in the scenario when you wish to sell a CFD contract on GBP/USD with the same volume, price, and leverage.

Long Performance Scenario (1 year)	Opening Price	Closing Price	Price Change	Profit/Loss	Return in % on Invested Capital of £3,333
Favourable	1.2640	1.2766	+1.00%	+\$990.09	+29.71%
Moderate	1.2640	1.2672	+0.25%	+\$249.37	+7.48%
Unfavourable	1.2640	1.2608	-0.25%	-\$250.62	-7.52%
Stress	1.2640	1.2261	-3.00%	-\$3,092.78	-92.79%
Short Performance Scenario	Opening Price	Closing Price	Price Change	Profit/Loss	Return in % on invested Capital of £3,333
Favourable	1.2640	1.2514	+1.00%	+\$1,010.10	+30.31%
Moderate	1.2640	1.2608	+0.25%	+\$250.62	+7.52%
Unfavourable	1.2640	1.2672	-0.25%	-\$249.65	-7.48%
Stress	1.2640	1.3019	-3.00%	-\$2,912.62	-87.39%

The scenario above represents potential performance of your investment. Please bear in mind that a volatile price movement can rapidly lead either to profit or loss on your investment, and a small percentage of the price change could result in significant changes in your potential returns or losses due to the effect of the leverage.

### Costs over time

The table below shows the amounts that are deducted from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product [and how well the product does (where applicable)]. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. \*We have assumed holding periods of 1, 3 and 5 years and an investment of

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\$100 000 and used EURUSD as an example.

Client opens a long position of 1 lot (EUR 100 000) on EURUSD at a price 1.13422. The relevant Swap percentage are -3.00/ -1.00 for short and long swap respectively and the required margin amounts for 3.33% (\$ 3 780.73).

Cost Type	Ask	Bid	Margin	Total Cost	Percentage of margin
Spread (1.13422-1.13416)* 100 000	1.13422	1.13416	\$3,780.73	\$(6.00)	0.15% of margin
Commission for opening a position	-			\$(0.00)	0.00% of margin
Commission for closing a position	-			\$(0.00)	0.00% of margin
Long Swap client's cost	-1%	1 year		\$(1000)	26.45% of margin
Long Swap client's cost	-1%	3 years		\$(3000)	79.35% of margin
Long Swap client's cost	-1%	5 years		\$(5000)	132.25% of margin

	If you exit after 1 year	If you exit after 3 years	If you exit after 5 years
Total costs paid	\$ (1006)	\$(3006)	\$(5006)
Annual cost impact	-1.01%	-3.01%	-5.01%

### What happens if Conotoxia is unable to pay out?

Conotoxia Ltd is a member of the Investor Compensation Fund within the definition of Directive DI87-07 of the Cyprus Securities and Exchange Commission for the continuance of operation and the operation of the CIF Investor Compensation Fund.

The amount of compensation payable to each covered client is calculated in accordance with the legal and contractual terms governing the relation of the covered client with the Company, subject to the setoff rules applied for the calculation of the claims between the covered client and the Company. The calculation of the payable compensation derives from the sum of total established claims of the covered client against the Company, arising from all covered services provided by the Company and regardless of the number of accounts of which the client is a beneficiary, the currency and place of provision of these services. Currently, the maximum amount of cover is either the 90% of the cumulative covered claims of the covered investor, or the amount of €20.000, whichever is lower.

### What are the costs?

Before you begin to trade Contract for Difference you should familiarize yourself with all commissions, fees, and other charges for which you will be liable. These charges will reduce any net profit or increase your losses. For more information, please visit our website (section Documents and Announcements – Legal Documents – Contract Specifications and Cost and Charges).

### Possible costs associated with Contracts for Difference

#### One-off costs

**Spread:** The difference between the bid (sell) price and the offer (buy) price. Spread is dependent on many different factors, including but not limited to, the underlying liquidity and volatility and time of day.

#### Ongoing costs

**Swap points:** Swap fee is charged to your account for every night that you hold a position. The amount could be positive or negative depending on the instrument you are holding and whether you are long or short. The longer you hold a position, the more it costs. Formula to calculate Swap fee in Ctrader/MT5: (Swap Rate \* 10(-Pip Position) \* Quantity \* Number of Nights). Swap Rates are available on both platforms under each product's description.

### How long should I hold the product and can I take money out early?

The product has no recommended holding period. Provided that Conotoxia and the underlying market is open for trading you can enter and exit your positions at any time during market hours which can be found on our website. Such a decision does not entail any extraordinary costs, other than the standard costs of closing the position. Your position will expire only when you decide to close it or in the event, you do not have the available margin to hold your opened position. You are responsible for monitoring the product at all times in order to determine whether it is an appropriate time to open or close your position. However, please bear in mind that we may close your position without the prior consent in case you do not maintain a sufficient margin, or your position may be closed automatically due to the set of stop loss or take profit.

### How can I complain?

Complaints about the products and services offered by Conotoxia may be submitted in writing (by post) or in electronic form (by e-mail). If you are not satisfied with the Company's final decision then you can submit a complaint to the Financial Ombudsman at <http://www.financialombudsman.gov.cy> and for clients with Polish residency at [www.rf.gov.pl](http://www.rf.gov.pl). Detailed information on the rules of submission, acknowledgment and processing of complaints can be found in the Client Complaint Procedure available on Company's website.

### Other relevant information

Additional information on regulations, services and financial instruments traded on the OTC market are available at Company's website.

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## Key Investor Information Document

### Purpose

The following document contains key information about the investment product. This is not a marketing material. This information is required by law to help you understand the nature of this investment product and the risks, costs, potential profits and losses associated with it, and to help compare it to other products.

### Warning

You are about to buy a product that is complicated and may be difficult to understand.

### Product name

Contract for Difference (CFD) based on non-major pairs.

List of Instruments: <https://invest.conotoxia.com/offer/instruments>

### ISIN/UPI number

Contract for Difference

### Product manufacturer

The manufacturer and distributor of the product is Conotoxia Ltd. Which is registered in Cyprus, authorized and regulated by the Cyprus Securities and Exchange Commission (license no. 336/17). The Company is regulated by the Investment Services and Activities and Regulated Markets Law 87(I) 2017.

### Electronic contact

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### Phone contact

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### Competent Authority

Cyprus Securities and Exchange Commission (CySEC)

### Document date

March 2023

### What is this Product? - Product type

The derivative instrument being a Contract for Difference. It allows you to have indirect exposure to an underlying product/ financial instrument (non-major currency pair). You will not own the underlying product/financial instrument but you can make gains or suffer losses as a result of price or value movements in relation to the underlying product or financial instrument to which you have the indirect exposure.

### Objectives

The purpose of the product is to give the possibility of active investing in the underlying instrument over short term period without owning it. The rate of return on investment in a product depends on the purchase price and the selling price of the offered product and the size of your positions, as well as the costs associated with the product. The product reflects changes in the prices of the underlying instrument on which it is based. Both loss and profit when opening a position on the product are unlimited, however the Company offers Negative Balance Protection ensuring that you will not lose more than you invested. When opening a position on a product, you are required to make a deposit, which is the percentage of the total value of the contract in your account called the initial margin required. You need to be aware that trading on margin may magnify your potential losses or gains. For example, you believe that there would be significant volatility on the currency pair AUD/USD in a favor of AUD, so you may decide to purchase CFD (long position) with the intention to sell it with the price of the pair goes higher than the initial level. The difference between the price at which you buy and sell equals your profit minus any relevant costs if applicable. The same works in other direction, if you believe that the price of the AUD will drop you may sell the CFD (short position) with the intention to buy it later at the lower price, and the same as above the difference between the price at which you buy and sell equals your profit minus any relevant costs if applicable.

### Leverage and Margin

CFDs are leveraged financial products allowing investors to trade with higher exposure on the underlying assets compared to the amount invested. Trading CFDs requires only a portion of the market value of the underlying asset to be invested in accordance with the specified leverage requirements, such as 1:2, 1:5, 1:10, 1:20 or 1:30. This means that by using the leverage, investors are able to trade with amounts higher than their initial deposit. The amount required to open a position on CFD is called initial margin and is expressed as a percentage of the value of the underlying asset. Investors should bear in mind that using leverage may increase their potential profits and/or losses.

### Intended retail investor

The product is not intended for every investor. The product is intended for retail and professional investors who understand the principles of derivative instruments and the risks associated with them, actively invests in such instruments and at the same time are aware of investment risks. The investor should become familiar with the applicable regulations, take part in available trainings and become acquainted with the demo version of the trading platform in order to obtain the sufficient knowledge and experience to be able to manage risks of leveraged trading. When trading this instrument, you are responsible for opening and closing your position as well as choosing the size of your position and any risk management tools offered, such as stop loss or take profit.

### Term

CFDs generally do not have a specific maturity date or minimum holding period or pre-set conditions and will only expire if you choose to close the trade or in case you do not have a margin available to sustain your opened positions.

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## Risks associated and possible benefits

### RISK INDICATOR

1	2	3	4	5	6	7
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LOWER RISK

HIGHER RISK

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from a future performance at a very high level.

#### Be aware of currency risk.

An investor may lose all invested capital, understood as a deposit protecting the open position on the product. Therefore, you should ensure that your account possesses the necessary margin to avoid any stop outs. Before, deciding to trade on margin products you should take into consideration your investment objectives, risk tolerance and level of the experience you have obtained on these products. These products may not be appropriate for everyone; therefore, you should ensure that you understand the risks involved and seek independent advice if required. There are several types of trading risk, including leverage risk, which you should be aware of before beginning to trade. Factors that affect the performance of this product include but are 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 risk
- Conflicts of interest

### Performance scenario

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 could be lower.

This key information document is not specific to a particular product, but to the category of products CFD on non-major Currency Pairs. The table below represents outcomes of profits and losses under various circumstances. In this scenario, we assume you buy a CFD contract relating to an underlying EUR/TRY pair with volume 100,000 EUR (1 lot) at price of 6.6157. This means that your national exposure to the quoted currency is 661,570 TRY. (100,000 contracts x the price 6.6157). However, keep in mind that you do not need to invest 100,000 EUR, assuming that you will use the highest leverage 1:20 you will only have to use as margin 5,000 EUR. The same pattern applies in the scenario when you wish to sell a CFD contract on EUR/TRY with the same volume, price, and leverage.

Long Performance Scenario (1 year)	Opening Price	Closing Price	Price Change	Profit/Loss	Return in % on Invested Capital of 5,000 EUR
Favourable	6.6157	6.6819	1.00%	€990.09	19.80%
Moderate	6.6157	6.6322	0.25%	€249.37	4.99%
Unfavourable	6.6157	6.5992	-0.25%	-€250.62	-5.01%
Stress	6.6157	6.4172	-3.00%	-€3,092.78	-61.86%
Short Performance Scenario	Opening Price	Closing Price	Price Change	Profit/Loss	Return in % on Invested Capital of 5,000 EUR
Favourable	6.6157	6.5495	-1.00%	€1,10.10	20.20%
Moderate	6.6157	6.5992	0.25%	€250.62	5.01%
Unfavourable	6.6157	6.6322	-0.25%	-€249.37	-4.99%
Stress	6.6157	6.8142	-3.00%	-€2,912.62	-58.25%

The scenario above represents potential performance of your investment. Please bear in mind that a volatile price movement can rapidly lead either to profit or loss on your investment, and a small percentage of the price change could result in significant changes in your potential returns or losses due to the effect of the leverage.

### Costs over time

The table below shows the amounts that are deducted from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product [and how well the product does (where applicable)]. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

\*We have assumed holding periods of 1, 3 and 5 years and an investment of PLN 453 960 and used EURPLN as an example.

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Client opens a long position of 1 lot (EUR 100 000) on EURPLN at a price 4.5396. The relevant Swap percentage are -7%/-1% for short and long swap respectively and the required margin amounts for 5% (PLN 22 698).

Cost Type	Ask	Bid	Margin	Total Cost	Percentage of margin
Spread (4.5396-4.53810)* 100 000	4.5396	4.53810	PLN 22,698.00	PLN (150.00)	0.66% of margin
Commission for opening		-		PLN (0.00)	0.00% of margin
Commission for closing		-		PLN (0.00)	0.00% of margin
Long Swap client's cost	-1%	1 year		PLN(4,539.6)	20.00% of margin
Long Swap client's cost	-1%	3 years		PLN(13,618.8)	60.00% of margin
Long Swap client's cost	-1%	5 years		PLN(22,698.0)	100.00% of margin

	If you exit after 1 year	If you exit after 3 years	If you exit after 5 years
Total costs paid	PLN (4,689.6)	PLN (13,768.8)	PLN (22,848.0)
Annual cost impact	-1.03%	-3.03%	-5.03%

### What happens if Conotoxia is unable to pay out?

Conotoxia Ltd is a member of the Investor Compensation Fund within the definition of Directive D187-07 of the Cyprus Securities and Exchange Commission for the continuance of operation and the operation of the CIF Investor Compensation Fund.

The amount of compensation payable to each covered client is calculated in accordance with the legal and contractual terms governing the relation of the covered client with the Company, subject to the setoff rules applied for the calculation of the claims between the covered client and the Company. The calculation of the payable compensation derives from the sum of total established claims of the covered client against the Company, arising from all covered services provided by the Company and regardless of the number of accounts of which the client is a beneficiary, the currency and place of provision of these services. Currently, the maximum amount of cover is either the 90% of the cumulative covered claims of the covered investor, or the amount of €20.000, whichever is lower.

### What are the costs?

Before you begin to trade Contract for Difference you should familiarize yourself with all commissions, fees, and other charges for which you will be liable. These charges will reduce any net profit or increase your losses. For more information, please visit our website (section Documents and Announcements – Legal Documents – Contract Specifications and Cost and Charges).

### Possible costs associated with Contracts for Difference

#### One-off costs

**Spread:** The difference between the bid (sell) price and the offer (buy) price. Spread is dependent on many different factors, including but not limited to, the underlying liquidity and volatility and time of day.

#### Ongoing costs

**Swap points:** Swap fee is charged to your account for every night that you hold a position. The amount could be positive or negative depending on the instrument you are holding and whether you are long or short. The longer you hold a position, the more it costs. Formula to calculate Swap fee in Ctrader/MT5: (Swap Rate \* 10(-Pip Position) \* Quantity \* Number of Nights). Swap Rates are available on both platforms under each product's description.

### How long should I hold the product and can I take money out early?

The product has no recommended holding period. Provided that Conotoxia and the underlying market is open for trading you can enter and exit your positions at any time during market hours which can be found on our website. Such a decision does not entail any extraordinary costs, other than the standard costs of closing the position. Your position will expire only when you decide to close it or in the event, you do not have the available margin to hold your opened position. You are responsible for monitoring the product at all times in order to determine whether it is an appropriate time to open or close your position. However, please bear in mind that we may close your position without the prior consent in case you do not maintain a sufficient margin, or your position may be closed automatically due to the set of stop loss or take profit.

### How can I complain?

Complaints about the products and services offered by Conotoxia may be submitted in writing (by post) or in electronic form (by e-mail). If you are not satisfied with the Company's final decision then you can submit a complaint to the Financial Ombudsman at <http://www.financialombudsman.gov.cy> and for clients with Polish residency at [www.rf.gov.pl](http://www.rf.gov.pl). Detailed information on the rules of submission, acknowledgment and processing of complaints can be found in the Client Complaint Procedure available on Company's website.

### Other relevant information

Additional information on regulations, services and financial instruments traded on the OTC market are available at Company's website.

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## Key Investor Information Document

### Purpose

The following document contains key information about the investment product. This is not a marketing material. This information is required by law to help you understand the nature of this investment product and the risks, costs, potential profits and losses associated with it, and to help compare it to other products.

### Warning

You are about to buy a product that is complicated and may be difficult to understand.

### Product name

Contract for Difference (CFD) based on Stocks – DMA (Direct Market Access).

List of Instruments: <https://invest.conotoxia.com/offer/instruments>

### ISIN/UPI number

Contract for Difference

### Product manufacturer

The manufacturer and distributor of the product is Conotoxia Ltd. Which is registered in Cyprus, authorized and regulated by the Cyprus Securities and Exchange Commission (license no. 336/17). The Company is regulated by the Investment Services and Activities and Regulated Markets Law 87(I) 2017.

### Electronic contact

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### Phone contact

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### Competent Authority

Cyprus Securities and Exchange Commission (CySEC)

### Document date

April 2023

### What is this Product? - Product type

A Direct Market Access CFD is a product entered into with the Company on a bilateral basis. A DMA CFD allows the order to be passed directly to the stock exchange without a third-party intervention, giving the opportunity for real time execution and genuine exchange price feed. As the DMA model passes all orders to the underlying physical market, you will interact with the demand and supply of the instrument you are trading on and participate in determining the underlying price.

### Objectives

The purpose of the DMA product is to give possibility for speculating on the price movement (either up or down) without owning the physical stock. The rate of return on investment in a product depends on the purchase price and the selling price of the offered product and the size of the position, as well as the costs associated with the product. Direct Market Access CFDs are offered with 1:1 leverage. Both loss and profit when opening a position on the product are unlimited and you need to be aware that trading on margin may magnify your potential losses or gains, however, the Company offers Negative Balance Protection ensuring that you will not lose more than you invested. For example, you believe that there would be a positive movement on TSLA stock, so you may decide to purchase (long position) a DMA CFD on this product, with the intention to sell it with the price higher than the initial level. The difference between the price at which you buy and sell equals your profit minus any relevant costs if applicable. The same works in the opposite direction, if you believe that the price of TSLA will drop you may sell the DMA CFD (short position) with the intention to buy it later at the lower price, and the same as above the difference between the price at which you buy and sell equals your profit minus any relevant costs if applicable.

### Intended retail investor

The product is not intended for every investor. The product is intended for retail and professional investors who understand the principles of derivative instruments and the risks associated with them, actively invests in such instruments and at the same time are aware of investment risks. The investor should become familiar with the applicable regulations, take part in available trainings and become acquainted with the demo version of the trading platform in order to obtain the sufficient knowledge and experience to be able to manage risks of leveraged trading. When trading this instrument, you are responsible for opening and closing your position as well as choosing the size of your position and any risk management tools offered, such as stop loss or take profit.

### Term

CFDs generally do not have a specific maturity date or minimum holding period or pre-set conditions and will only expire if you choose to close the trade or in case you do not have a margin available to sustain your opened positions.

### Risks associated and possible benefits

RISK INDICATOR



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The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from a future performance at a very high level.

**Be aware of currency risk.**

An investor may lose all invested capital, understood as a deposit protecting the open position on the product. Therefore, you should ensure that your account possesses the necessary margin to avoid any stop outs. Before, deciding to trade on margin products you should take into consideration your investment objectives, risk tolerance and level of the experience you have obtained on these products. These products may not be appropriate for everyone; therefore, you should ensure that you understand the risks involved and seek independent advice if required. There are several types of trading risk, including, which you should be aware of before beginning to trade. Factors that affect the performance of this product include but are not limited to:

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

**Performance scenario**

\*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 could be lower.

This key information document is not specific to a particular product, but to the category of products DMA CFD on Stocks. The table below represents outcomes of profits and losses under various scenarios. In this scenario, we assume you buy a DMA CFD contract on TSLA with a volume of 1 lot (1 unit) at a price of \$986.50. This means that your national exposure to the contract is \$986.50 (1 contract x the price \$986.50). However, keep in mind the initial margin is with leverage 1:1 and you will have to deposit \$986.50. The same pattern applies in the scenario when you wish to buy a DMA CFD contract on TSLA with the same volume, price, and leverage.

Long Performance Scenario (1 year)	Opening Price	Closing Price	Price Change	Profit/Loss
Favourable	\$ 986.50	\$ 996.40	1.00%	\$ 9.90
Moderate	\$ 986.50	\$ 991.43	0.50%	\$ 4.93
Unfavourable	\$ 986.50	\$ 981.57	-0.50%	\$ 4.93
Stress	\$ 986.50	\$ 947.04	-4.00%	\$ 39.46
Short Performance Scenario	Opening Price	Closing Price	Price Change	Profit/Loss
Stress	\$ 986.50	\$ 996.40	-1.00%	\$ 9.90
Unfavourable	\$ 986.50	\$ 991.43	-0.50%	\$ 4.93
Moderate	\$ 986.50	\$ 981.57	0.50%	\$ 4.93
Favourable	\$ 986.50	\$ 947.04	4.00%	\$ 39.46

The scenario above represents potential performance of your investment. Please bear in mind that a volatile price movement can rapidly lead either to profit or loss on your investment, and a small percentage of the price change could result in significant changes in your potential returns or losses.

**Costs over time**

The table below shows the amounts that are deducted from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product [and how well the product is doing (where applicable)]. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. \*We have assumed holding periods of 1, 3 and 5 years and an investment of \$ 988.02 and used TSLA as an example. Client opens a short position of 1 lot (1 unit/contract) on TSLA at a price 988.02 paying commission of \$4.94 (0.50%). The relevant Swap percentage charged per year is 4% for short position and 0% for long swap and the required margin amount of \$ 988.02.

Cost Type	Ask	Bid	Margin	Total Cost	Percentage of margin
Spread (986.95-988.02)* 1	986.95	988.02	\$988.02	\$(1.07)	0.11% of margin
Commission for opening a position				\$(4.94)	0.50% of margin

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0.5% from the nom value					
Commission for closing a position 0.5% from the nominal value				\$(4.94)	0.50% of margin
Long Swap	0.0000	1	year	\$ 0	0.00% of margin
Long Swap	0.0000	3	years	\$ 0	0.00% of margin
Long Swap	0.0000	5	years	\$ 0	0.00% of margin

Costs	If you exit after 1 year	If you exit after 3 years	If you exit after 5 years
Total costs	\$(10.95)	\$(10.95)	\$(10.95)
Annual cost impact	-1.11%	-1.11%	-1.11%

### What happens if Conotoxia is unable to pay out?

Conotoxia Ltd is a member of the Investor Compensation Fund within the definition of Directive DI87-07 of the Cyprus Securities and Exchange Commission for the continuance of operation and the operation of the CIF Investor Compensation Fund.

The amount of compensation payable to each covered client is calculated in accordance with the legal and contractual terms governing the relation of the covered client with the Company, subject to the setoff rules applied for the calculation of the claims between the covered client and the Company. The calculation of the payable compensation derives from the sum of total established claims of the covered client against the Company, arising from all covered services provided by the Company and regardless of the number of accounts of which the client is a beneficiary, the currency and place of provision of these services. Currently, the maximum amount of cover is either the 90% of the cumulative covered claims of the covered investor, or the amount of €20.000, whichever is lower.

### What are the costs?

Before you begin to trade Contract for Difference you should familiarize yourself with all commissions, fees, and other charges for which you will be liable. These charges will reduce any net profit or increase your losses. For more information, please visit our website (section Documents and Announcements – Legal Documents – Contract Specifications and Cost and Charges).

### Possible costs associated with Contracts for Difference

#### One-off costs

**Spread:** The difference between the bid (sell) price and the offer (buy) price. Spread is dependent on many different factors, including but not limited to, the underlying liquidity and volatility and time of day.

**Commission:** The fee charged for the service of carrying out the transaction, subject to a minimum fee on small notional trade sizes.

#### Ongoing costs

**Swap points:** Swap fee is charged to your account for every night that you hold a position. The amount could be positive or negative depending on the instrument you are holding and whether you are long or short. The longer you hold a position, the more it costs. Formula to calculate Swap fee in Ctrader/MT5: (Swap Rate \* 10(-Pip Position) \* Quantity \* Number of Nights). Swap Rates are available on both platforms under each product's description.

### How long should I hold the product and can I take money out early?

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### Other relevant information

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## Key Investor Information Document

### Purpose

The following document contains key information about the investment product. This is not a marketing material. This information is required by law to help you understand the nature of this investment product and the risks, costs, potential profits and losses associated with it, and to help compare it to other products.

### Warning

You are about to buy a product that is complicated and may be difficult to understand.

### Product name

Contract for Difference (CFD) based on a Stocks.

List of Instruments: <https://invest.conotoxia.com/offer/instruments>

### ISIN/UPI number

Contract for Difference

### Product manufacturer

The manufacturer and distributor of the product is Conotoxia Ltd. Which is registered in Cyprus, authorized and regulated by the Cyprus Securities and Exchange Commission (license no. 336/17). The Company is regulated by the Investment Services and Activities and Regulated Markets Law 87(I) 2017.

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### Phone contact

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### Competent Authority

Cyprus Securities and Exchange Commission (CySEC)

### Document date

April 2023

### What is this Product? - Product type

The derivative instrument being a contract for difference (CFD). It allows you to have an indirect exposure to an underlying product/financial instrument (Stock). You will have no direct interest in the underlying product/financial instrument. Accordingly, you can make gains or suffer losses as a result of price or value movements in relation to the underlying product or financial instrument to which you have indirect exposure.

### Objectives

The purpose of the product is to give the possibility of active investing in the underlying instrument over short term period without owning it. The rate of return on investment in a product depends on the purchase price and the selling price of the offered product and the size of the position, as well as the costs associated with the product. The product reflects changes in the prices of the underlying instrument on which it is based.

Both loss and profit when opening a position on the product are unlimited, however, the Company offers Negative Balance Protection ensuring that you will not lose more than you invested. When opening a position on a product, you are required to make a deposit, which is the percentage of the total value of the contract in your account which is called the initial margin required. You need to be aware that trading on margin may magnify your potential losses of gains. For example, you believe that there would be a significant volatility on TSLA stock, so you may decide to purchase (long position) a CFD on this product, with the intention to sell it with the price higher than the initial level. The difference between the price at which you buy and sell equals your profit minus any relevant costs if applicable. The same works in other direction, if you believe that the price of TSLA will drop you may sell the CFD (short position) with the intention to buy it later at the lower price, and the same as above the difference between the price at which you buy and sell equals your profit minus any relevant costs if applicable.

### Leverage and Margin

CFDs are leveraged financial products allowing investors to trade with higher exposure on the underlying assets compared to the amount invested. Trading CFDs requires only a portion of the market value of the underlying asset to be invested in accordance with the specified leverage requirements, such as 1:2, 1:5, 1:10, 1:20 or 1:30. This means that by using the leverage, investors are able to trade with amounts higher than their initial deposit. The amount required to open a position on CFD is called initial margin and is expressed as a percentage of the value of the underlying asset. Investors should bear in mind that using leverage may increase their potential profits and/or losses.

### Intended retail investor

The product is not intended for every investor. The product is intended for retail and professional investors who understand the principles of derivative instruments and the risks associated with them, actively invests in such instruments and at the same time are aware of investment risks. The investor should become familiar with the applicable regulations, take part in available trainings and become acquainted with the demo version of the trading platform in order to obtain the sufficient knowledge and experience to be able to manage risks of leveraged trading. When trading this instrument, you are responsible for opening and closing your position as well as choosing the size of your position and any risk management tools offered, such as stop loss or take profit.

### Term

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CFDs generally do not have a specific maturity date or minimum holding period or pre-set conditions and will only expire if you choose to close the trade or in case you do not have a margin available to sustain your opened positions.

#### Risks associated and possible benefits

##### RISK INDICATOR

1	2	3	4	5	6	7
LOWER RISK						HIGHER RISK

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from a future performance at a very high level.

##### Be aware of currency risk.

An investor may lose all invested capital, understood as a deposit protecting the open position on the product. Therefore, you should ensure that your account possesses the necessary margin to avoid any stop outs. Before, deciding to trade on margin products you should take into consideration your investment objectives, risk tolerance and level of the experience you have obtained on these products. These products may not be appropriate for everyone; therefore, you should ensure that you understand the risks involved and seek independent advice if required. There are several types of trading risk, including leverage risk, which you should be aware of before beginning to trade. Factors that affect the performance of this product include but are 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 risk
- Conflicts of interest

#### Performance scenario

\*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 could be lower.

This key information document is not specific to a particular product, but to the category of products CFD on Stocks. The table below represents outcomes of profits and losses under various scenarios. In this scenario, we assume you buy a CFD contract on TSLA with a volume of 1 lot (1 unit) at a price of \$986.50. This means that your national exposure to the contract is \$986.50 (1 contract x the price \$986.50). However, keep in mind that you do not need to invest \$986.50, assuming that the initial margin is 1:5 you will only have to deposit \$197.3 which is 20% of the national exposure of \$986.50. The same pattern applies in the scenario when you wish to sell a CFD contract on TSLA with the same volume, price, and leverage.

Long Performance Scenario (1 year)	Opening Price	Closing Price	Price Change	Profit/Loss	Return in % on invested Capital of \$986.50
Favourable	\$ 986.50	\$ 996.40	1.00%	\$ 9.90	5.02%
Moderate	\$ 986.50	\$ 991.43	0.50%	\$ 4.93	2.50%
Unfavourable	\$ 986.50	\$ 981.57	-0.50%	\$ 4.93	-2.50%
Stress	\$ 986.50	\$ 947.04	-4.00%	\$ 39.46	-20.00%
Short Performance Scenario	Opening Price	Closing Price	Price Change	Profit/Loss	Return in % on invested Capital of \$986.50
Stress	\$ 986.50	\$ 996.40	-1.00%	\$ 9.90	-5.02%
Unfavourable	\$ 986.50	\$ 991.43	-0.50%	\$ 4.93	-2.50%
Moderate	\$ 986.50	\$ 981.57	0.50%	\$ 4.93	2.50%
Favourable	\$ 986.50	\$ 947.04	4.00%	\$ 39.46	20.00%

The scenario above represents potential performance of your investment. Please bear in mind that a volatile price movement can rapidly lead either to profit or loss on your investment, and a small percentage of the price change could result in significant changes in your potential returns or losses due to the effect of the leverage.

#### Costs over time

The table below shows the amounts that are deducted from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product [and how well the product is doing (where applicable)]. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. \*We have assumed holding periods of 1, 3 and 5 years and an investment of \$ 986.95 and used TSLA as an

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example. Client opens a long position of 1 lot (1 unit/contract) on TSLA at a price 986.95 paying commission of \$2.00 (0.10% or 2 USD min). The relevant Swap percentage charged per year is 4% for short and long position and the required margin amount for 20% (\$ 197.39).

Cost Type	Ask	Bid	Margin	Total Cost	Percentage of margin
Spread (986.95-988.02)* 1	986.95	988.02	\$197.39	\$ (1.07)	0.54% of margin
Commission for opening a position 0.10% From the nom value or \$2 minimum			\$(2.00 )		1.01% of margin
Commission for closing a position 0.10% from the nominal value or \$2 minimum			\$(2.00 )		1.01% of margin
Long Swap client's cost 4% yearly	-4%	1	year	\$(39.47)	20.00% of margin
Long Swap client's cost 4% yearly	-4%	3	years	\$(118.43)	60.00% of margin
Long Swap client's cost 4% yearly	-4%	5	years	\$(197.39)	100.00% of margin

Costs	If you exit after 1 year	If you exit after 3 years	If you exit after 5 years
<b>Total costs</b>	\$ (44.55)	\$ (123.50)	\$ (202.46)
<b>Annual cost impact</b>	-4.51%	-12.51%	-20.51%

### What happens if Conotoxia is unable to pay out?

Conotoxia Ltd is a member of the Investor Compensation Fund within the definition of Directive D187-07 of the Cyprus Securities and Exchange Commission for the continuance of operation and the operation of the CIF Investor Compensation Fund.

The amount of compensation payable to each covered client is calculated in accordance with the legal and contractual terms governing the relation of the covered client with the Company, subject to the setoff rules applied for the calculation of the claims between the covered client and the Company. The calculation of the payable compensation derives from the sum of total established claims of the covered client against the Company, arising from all covered services provided by the Company and regardless of the number of accounts of which the client is a beneficiary, the currency and place of provision of these services. Currently, the maximum amount of cover is either the 90% of the cumulative covered claims of the covered investor, or the amount of €20.000, whichever is lower.

### What are the costs?

Before you begin to trade Contract for Difference you should familiarize yourself with all commissions, fees, and other charges for which you will be liable. These charges will reduce any net profit or increase your losses. For more information, please visit our website (section Documents and Announcements – Legal Documents – Contract Specifications and Cost and Charges).

### Possible costs associated with Contracts for Difference

#### One-off costs

**Spread:** The difference between the bid (sell) price and the offer (buy) price. Spread is dependent on many different factors, including but not limited to, the underlying liquidity and volatility and time of day.

**Commission:** The fee charged for the service of carrying out the transaction, subject to a minimum fee on small notional trade sizes.

#### Ongoing costs

**Swap points:** Swap fee is charged to your account for every night that you hold a position. The amount could be positive or negative depending on the instrument you are holding and whether you are long or short. The longer you hold a position, the more it costs. Formula to calculate Swap fee in Ctrader/MT5: (Swap Rate \* 10(-Pip Position) \* Quantity \* Number of Nights). Swap Rates are available on both platforms under each product's description.

### How long should I hold the product and can I take money out early?

The product has no recommended holding period. Provided that Conotoxia and the underlying market is open for trading you can enter and exit your positions at any time during market hours which can be found on our website. Such a decision does not entail any extraordinary costs, other than the standard costs of closing the position. Your position will expire only when you decide to close it or in the event, you do not have the available margin to hold your opened position. You are responsible for monitoring the product at all times in order to determine whether it is an appropriate time to open or close your position. However, please bear in mind that we may close your position without the prior consent in case you do not maintain a sufficient margin, or your position may be closed automatically due to the set of stop loss or take profit.

### How can I complain?

Complaints about the products and services offered by Conotoxia may be submitted in writing (by post) or in electronic form (by e-mail). If you are not satisfied with the Company's final decision then you can submit a complaint to the Financial Ombudsman at <http://www.financialombudsman.gov.cy> and for clients with Polish residency at [www.rf.gov.pl](http://www.rf.gov.pl). Detailed information on the rules of submission, acknowledgment and processing of complaints can be found in the Client Complaint Procedure available on Company's website.

### Other relevant information

Additional information on regulations, services and financial instruments traded on the OTC market are available at Company's website.

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