RISK DISCLOSURE POLICY

Risk Disclosure Policy

Table of Contents

1. Scope

1.1. The services offered through www.atfx.com are provided by AT Global Markets LLC, a business entity duly incorporated in the St. Vincent & the Grenadines under license number 333 LLC 2020. AT Global Markets LLC operates from its registered office located at Euro House, Richmond Hill Road, Kingstown, St. Vincent and the Grenadines ("**ATG**" or the "**Company**").

1.2. When issuing a license to ATG, no regulatory authority has endorsed the reliability and financial stability of the Company's offered products or the products on which it provides services, nor have they validated the accuracy of any statements or opinions expressed by the Company.

1.3. This Risk Disclosure Policy (the "**Policy**") is intended to inform the individual person or legal entity who is a party to Standard Terms of Business (the "**Terms**") and a customer of the Company (the "**Customer**") of the inherent risks associated with trading in financial markets, as well as the possible losses that can result from engaging in such activities.

1.4. This Policy cannot comprehensively cover all potential risks associated with trading, considering the extensive variety of potential situations.

1.5. The Customer acknowledges and agrees that, by agreeing to the Terms of the Company, the Customer will be bound by the provisions of this Policy.

1.6. In the event of any inconsistency between versions of all terms and conditions, the English version shall prevail.

2. General Overview

2.1. Before proceeding with the account opening, the Company will conduct an evaluation to determine the suitability of its services for the requirements of its Customer. Should the services be deemed unsuitable, the Company will promptly communicate this to the Customer. The Company will assume no responsibility if the Customer chooses to proceed with opening the account despite this notification.

2.2. The Customer acknowledges, recognizes, and fully understands that participating in trading and investments, whether leveraged or not, is inherently speculative, involves a substantial degree of risk, and that the Customer is willing and able to bear the risk of experiencing losses that may surpass their margin deposit.

2.3. Each Customer must engage with the Company at their own discretion and assume all associated risks, understanding that they will not be safeguarded by any statutory compensation arrangements under any circumstances.

2.4. It is crucial for the Customer to maintain awareness of the risks associated with the Company's services and to ensure they possess sufficient financial resources to manage these risks effectively. Additionally, the Customer should diligently monitor their open positions continuously. It's important to note that the value of investments can fluctuate, and any income generated is not assured.

The Customer may incur losses exceeding their initial investment with the Company, potentially affecting their entire account balance.

2.5. Customers should exclusively engage in trading with funds that they can withstand losing, bearing in mind that past performance does not serve as a predictor of future results.

2.6. The Company does not offer any form of guidance, including but not limited to tax, investment, or legal advice, except for general consultations provided to Customers. The Company shall not be held liable for any consequences arising from these general consultations.

2.7. Customers planning to engage in trading the products provided by the Company are strongly encouraged to seek independent professional advice regarding the investment viability and associated risks associated with these products and services provided by the Company.

3. Execution Only services

3.1. The Company's services empower the Customer to engage in trading financial products within the relevant markets through the internet and a trading platform, on an execution-only basis.

3.2. The Company will not provide the Customer with any investment guidance or advice.

3.3. The Customer's decisions to engage in transactions involving financial instruments are founded on their own independent evaluation of the various risks associated with investing in such instruments. These risks encompass, but are not restricted to, issuer risk, liquidity risk, country risk, legal and regulatory risk, currency fluctuation risks, investment timing, credit risk, market risk, volatility risk, and price risk.

3.4. While the Company may occasionally provide the Customer with purely factual information, such information will not consider the Customer's individual circumstances.

Customers bear the responsibility of independently deciding whether to invest in financial instruments, without relying on the Company or the information it may offer.

3.5. The Company does not offer capital protection against the occurrence of any risks.

3.6. Customers should thoroughly review and comprehend the risks associated with any trading decisions they make, and they cannot hold the Company responsible for any trade decisions they choose to make.

3.7. Customers shall assume full responsibility for all risks, financial resources, and their chosen trading strategy, while taking into careful consideration the high probability of experiencing losses.

4. Charges

4.1. Before Customers begin trading, they should request information regarding all applicable commissions and charges for which they will be responsible. If any of these charges are not explicitly stated in monetary terms, the Customer should seek a comprehensive written explanation from the Company, including relevant examples, to clarify the specific monetary implications of such charges.

4.2. When commission is calculated as a percentage, it typically pertains to a percentage of the total contract value, rather than solely the Customer's initial payment.

5. Transactions Involving Contingent Liabilities

Contingent liability transactions, including but not limited to contract for differences (“CFDs”), and other financial products traded on margin, involve a sequence of payments against the purchase price, as opposed to an immediate payment of the entire purchase price.

5.1. Contracts for Difference

5.1.1. If the Customer engages in trading CFDs or other margin-traded products, there is a possibility of incurring a total loss or a loss exceeding the margin deposited to initiate or uphold an open position.
Should the market move unfavorably for the Customers, there may be a requirement for them to promptly provide significant additional funds or margin to sustain their open position with the Company.
If they fail to do so within the time required, their open position may be liquidated at a loss and they will be liable for any resulting deficit.

5.1.2. CFD transactions will, whenever feasible, be executed for Customers in accordance with the regulations and guidelines of a recognized or designated investment exchange.
Engaging in contingent liability transactions, particularly those not conducted on or under the regulations of a recognized or designated investment exchange.

5.1.3. When engaging in CFD transactions, Customers should be aware that they might not recover their initial investment, and they could potentially be obligated to make recurring margin payments. Furthermore, Customers participating in CFDs may face the possibility of unlimited losses.

5.1.4. Customers should not deal in CFDs unless they understand their nature and the extent of their exposure to risk.
Transactions in CFDs may also have a contingent liability.

6. Trading Risks

The risks outlined in this section are applicable to all the financial instruments provided by ATG. These risks should be considered in addition to the risks previously identified in this Policy.

6.1. Volatility

6.1.1. Prices have the potential to experience rapid fluctuations, particularly in times of increased market volatility. These fluctuations can manifest themselves during regular business hours as well as outside of them, potentially resulting in substantial shifts in the Customer's account balance.
If the Customer's account does not contain sufficient funds to address these scenarios, there is a risk of automatic liquidation of their positions should the account balance fall below the close-out level.

6.1.2. In specific trading circumstances, it could become challenging or even impossible to close an open position. This situation might arise, for instance, during times of swift price movements, where the price experiences significant rises or falls within a single trading session, potentially leading to a suspension or restriction of trading in the underlying market.

6.2. Currency

6.2.1. When the Customer engages in trading within a market different from their base market, they should be aware that currency exchange rate fluctuations can have an impact on their profits and losses.

6.2.2. Currency rate fluctuations can impact the positions of currency pairs, subsequently affecting the potential for profit or loss.

6.3. Prices

6.3.1. The prices quoted on the trading platform are independent of prices offered by other institutions. As a result, the prices provided by the Company are autonomous and may differ from those displayed elsewhere or provided by other liquidity providers in the interbank market. These disparities can stem from various factors, including fluctuations in liquidity among interbank market makers, which may result in an uneven market position or exposure, as well as varying expectations regarding price movements.

6.3.2. While the Company endeavors to align its prices reasonably with those observed in the interbank market, it's important to note that they may not always precisely match the rates accessible to banks and other participants in the interbank market. Consequently, the Company retains a significant level of flexibility when it comes to establishing margin requirements and collecting margin funds.

6.3.3. Before initiating their trading activities, Customers are strongly advised to thoroughly examine all pertinent market information accessible on the Company's website. This information encompasses details regarding market data, commissions, and other charges for which the Customer assumes responsibility.

6.4. Time risk

6.4.1. Trading hours for certain positions are not constant and can vary, with specific opening and closing times subject to change.

6.4.2. Over weekends that is the period between when trading of an Underlying Instrument is closed on Friday and when trading of such Underlying Instrument is opened on Monday, the markets typically close for trading. During such periods, various situations, developments, or events may occur, potentially causing the markets to open at significantly different prices than those observed on Friday afternoon.

6.4.3. Customers won't have access to the trading platform to place or modify orders over the weekend or during market closures. Consequently, there is a substantial risk that stop-loss orders, designed to safeguard open positions held over the weekend, may be executed at levels significantly less favorable than their specified prices.

6.5. Suspension of trading

6.5.1. This situation may arise, particularly during periods of swift price fluctuations, where the price experiences a significant increase or decrease within a single trading session. Such circumstances could lead to the suspension or restriction of trading as per the regulations of the relevant exchange.

6.5.2. Setting a stop-loss order may not always cap losses at the intended levels, as market conditions can render it unfeasible to execute the order at the specified price.

6.6. Non-guaranteed stops

6.6.1. When a non-guaranteed stop, which the Customer includes in their trading activities, is activated, it essentially generates an order for the Company to close the account. However, it's important to note that immediate account closure upon stop activation is not assured.

6.6.2. The Company will make every effort to process these orders fairly and promptly. Nevertheless, it's crucial to acknowledge that market conditions can sometimes render the execution of such orders impossible, and the Company will not be liable of any incurred losses in such cases.

6.7. Foreign markets

6.7.1. Foreign markets present distinct risks compared to local markets, often exhibiting higher levels of risk. Transactions conducted in foreign markets or involving foreign-denominated contracts are susceptible to the impacts of foreign exchange rate fluctuations. These escalated risks encompass potential exposure to political or economic policy changes, which can significantly and enduringly modify foreign currency conditions and valuations.

6.8. Regulatory and Legal Risk

6.8.1. This risk pertains to the potential impact of legal or regulatory changes on securities and investments within a specific sector or market. Alterations to laws or regulations, enacted by governmental or regulatory authorities, can lead to increased operating costs for businesses, diminished investment appeal, and potentially reshape the competitive environment, consequently affecting the profit potential of an investment.

6.8.2. This risk is inherently unpredictable and may exhibit variations across different markets and the Company will not be held responsible for any change whatsoever.

6.9. Technical Risk

6.9.1. The Company will provide Customers with the option to engage in trading and communication with the Company through electronic channels, such as the trading platform and email.

6.9.2. Customers engaging in electronic trading are exposed to inherent risks associated with the system itself and will assume the risk of potential financial loss, which may result from the following:

- Hardware, software, or internet connection failures on the Customer's end
- Malfunctions in the Customer's equipment due to improper operation.
- Incorrect settings within the trading platform.
- Delays in updates for the trading platform.
- Lack of awareness on the Customer's part regarding the relevant guidelines outlined in the user guide for the Client Terminal and in the Help section.

6.9.3. Customers acknowledge and accept these risks, absolving both the Company and its third-party service providers from any liability.

6.9.4. Customers recognize that during periods of high demand, there might be challenges in establishing telephone communication with the Company’s representative, particularly in fast-moving market conditions.

6.9.5. Customers recognize that during abnormal market conditions, the execution time for Customer’s instructions may be subject to delays.

6.10. Communication Risk

6.10.1. Customers shall bear the risk of any financial loss arising from either not receiving a notification from the Company or experiencing a delay in receiving it.

6.10.2. Customers also acknowledge and agree that the Company reserves the right to remove messages sent to them via internal mail after a period of 5 (five) days from the sending date, even if the Customers have not yet received or read those messages.

6.10.3. Customers assume full responsibility for the safekeeping of information received from the Company and shall bear the risk of any financial loss caused by unauthorized access to the Customer's trading account by any person.

6.10.4. Customers shall bear all risks of financial loss caused by a Force Majeure Event.

6.10.5. Customers shall bear all financial and other risks when completing operations on financial markets that are statutorily prohibited or restricted by the legislation of the jurisdiction in which the Customer is resident.

6.10.6. Customers acknowledge that only one request or instruction can be queued at a time on the trading platform. Once a request or instruction has been sent,we will wait the execution result from the market..

6.10.6.1. Customers acknowledge that the server for live accounts is the sole dependable source of quoting information. The quoting information in the customer terminal should not be relied upon as a dependable source, as a poor connection between the Client Terminal and the server can result in some quotes not reaching the Client Terminal.

6.10.6.2. Customers acknowledge that closing the window to place, modify, or delete an order, as well as the window to open or close a position, will not cancel any instruction or request that has already been sent to the server.

6.10.6.3. Customers accept the risk of unintentionally executing unanticipated transactions if they send another instruction before receiving the result of their previously sent instruction.

6.10.6.4. Customers acknowledge that if they have already executed an order but subsequently send an instruction to modify both the pending order level and the Stop Loss and/or Take Profit levels simultaneously, only the instruction to modify the Stop Loss and/or Take Profit levels for the position opened by that order will be executed.

7. Collateral

7.1. The way collateral deposited by the Customer as security with the Company is managed will vary contingent on the specific transaction type and its place of execution. The treatment of Customer collateral can substantially diverge, depending on whether the Customer is engaged in trading on a recognized or designated investment exchange, where the regulations of that exchange (including those of the associated clearing house) apply, or if the Customer is participating in off-exchange trading.

7.2. After transactions are carried out on the Customer's behalf, the collateral deposited may cease to maintain its status as the Customer's own property. Even if the Customer's transactions ultimately yield a profit, there is no assurance that the Customer will recover the exact assets originally deposited. Instead, the Customer may be obligated to accept cash or its equivalent as compensation.

8. <u>Insolvency</u>

8.1. In the event of insolvency or default, positions may be liquidated or closed without the Customer's prior consent. Under certain circumstances, there is a possibility that the Customer may not receive back the specific assets he pledged as collateral, and instead, he may be offered cash as compensation.

8.2. Unless Customers fall under the category of Retail clients, they are essentially ceding full ownership and title of a portion or the entirety of the funds they have deposited with the Company.

This transfer is executed to secure their open positions or cover their current or potential obligations, and the calculation is conducted daily at the Company's discretion, taking into account the Customers' daily open positions and trading activities. The required amount may surpass the margin needed to support the customer's open positions, contingent upon market conditions.