

HQ BROKER

RISK DISCLOSURE POLICY

Declaration of Risks

This risk disclosure is provided by the company as a written instruction of warnings involved in entering into the Agreement, which covers all the risk involved in trading Financial Instrument and other related subsequent risks obtained in the compliance of the Agreement. All clients are advised into getting the assistance of a third-party financial advisor in case he/she does not understand the content and/or the risks involved in this Agreement. The Client understands and accepts the risks listed below but not limited to:

Section 1. Conventional Trading

The Company suggests that no members should sign into the agreement without being briefed and informed of the substantial risks. The value of securities of the Client is exposed to different market risks such as economic conditions, interest rates, profits, growth rates and other perception in the market involve.

The Client is responsible in the monitoring of their opened positions at all times. They are also responsible of being able to handle potential losses that may be incurred during their transactions. The Company may choose to create general assessments of the market in other cases.

Section 2. Default

The Client's positions may be closed by the Company without any notification should the client be found with any insolvency. In relation to this, the Client is obliged to transfer the full ownership and title of a specific portion of the money that was deposited to the company.

The required money of the client will assure their current, or future and actual liabilities to the Company including the margin requirements. The company will then issue the amount needed based on the trader's daily open positions and trading. The client, then, acknowledges and understands the possibility of the amount being set higher due to the required margin stated.

The amount will not be subject to recovery should the company be placed under a state of not being able to pay the client money on time.

Section 3. Electronic System

The client is informed of the following risks incriminated in the use of the electronic system, and any financial losses that may take place throughout the process

There are cases that there are failure of connection and the software do not work properly. The Company will not be responsible for any damages or loss acquired by the Client in case he/she the fail to access the electronic systems of the Company and if the orders are not executed due to electronic system malfunctions.

During the time of the trading process, issues such as an internet malfunction may take place. The client, in relation to this, will then be exposed to various network failures that may affect his or her online transactions with the Company and therefore interfere with the completion of orders.

The Company will not be held liable for the failure of the order execution related to the breakdown of the electronic system. The Client accepts and understands that the Company is not responsible for any claims, expenses, damages or losses and costs as a result of malfunction or failure of any communication system and trading software belonging to the Company.

The Company's systems, facilities, and programs are all susceptible to transitory failure or disruption due to limitations of internet connections.

All forms of danger or loss caused by a third party's illegal access or laxity of the Client shall not be put against the Company.

Section 4. Trading and Pricing Relationships

Specific market conditions and/or operations or events of the market players taking place during the trading transactions may strengthen the exposure to loss through unfeasible execution of transaction and/ liquidates the offset position of the Client. The market rules may affect as well the flow of transaction and may lead to unavoidable risks.

The flow of transactions might change due to abnormal market conditions In most cases, transactions under the mentioned circumstances will result into the delay of the process and changes in the prices.

The Client understands the loss involved in cases of unavoidable circumstances where the Company will not be liable in the damage or loss of the events which occur beyond control.

Section 5. CFDs in General

The Client should be aware that the transactions involved in Contract for Differences (CFDs) carries the same as investing in futures. Aside from this, CFDs transactions may carry unexpected accountability and/or obligation to which the Client must be receptive of.

The client does not carry the sole right to an underlying instrument, including the reference shares, voting rights, and/or any other information related and included. The Company also will not be obligated to reveal any irrelevant information inducing the risks that are incorporated in the expense CFDs.

CFD is recommended for the traders who have sufficient knowledge of the risks involved in legal and economic dealings. Clients who agrees to buying a Derivative Financial Instrument understands the risk of losing money and in some cases all that he/she has invested.

Big losses and gains can result from CFD leverage; the movement change can be beneficial for the Client. However, in some cases, it can be a downside. CFD's in trading involves placing a trade set by the Company in accordance with the price movements. The prices are changed from time to time depending on the circumstances, such as national and economic scenarios from all over the world.

Only the underlying assets offered by the company are permitted to be transacted in CFD and must be processed only on the company's trading system.

Section 6. Trading Revocation

Should prices change suddenly in the market, it would be impossible in some cases to liquidate a position as the price of the underlying asset might suddenly surge or drop. Under some circumstances, the price may rise and fall in one transaction that will result into the suspension or restriction of the underlying assets. The Client understands that under these conditions, he/she must accept the correlated risks and that he/she is responsible for the possible loss.

The Company holds the sole right to cancel or close a position in the said circumstances and as a result of transposing information. In that case, the Company will not be holding any specific responsibility for any damages or losses that may occur.

Section 7. Unauthorized Access

The Company will not be liable for the loss that may emerge due to the Client's miscommunication. A third party may act as a channel for delivering

the money or funds from the Client to the Company and in some instances may accept it temporarily to carry out a transaction.

Should the third party is found to be performing any forms of fraudulent activities before, during and after the transaction, the Company will not be held responsible for the damages or loss which may occur. The Client accepts and understands all the risks enclosed in allowing a third party to transact on his/her behalf, such as unauthorized access to the trading platform. Further into this, the Client must keep all his/her login information safe and secure.

Section 8. Further Risks

- The Company does not ensure the investment success of one Trader to be the same as the other and the investment strategy of each Trader may differ and or depends on what suits the Client.
- The Company operates with the most advanced security protections. However, the website may be vulnerable to other cyber-security threats which will be beyond its control. The Client then may experience system errors, technical faults, malicious blocking of access and other internet interruptions. In that event, the Company will not be responsible for any alteration or falsification of the Client's personal information or any losses occur in the personal account of the Client.
- In any case the Client decides to conduct margin trading, he/she must understand the risks included such as loss of funds greater than the deposited amount and the vulnerability of the market price of the investment in the market movement or changes.
- The Client must understand that trading in over the counter financial transactions may increase and add to the risk of loss compared to other regulated markets. This is due to unavailability of the market to close the open positions, prices and other circumstances which must undergo legal conditions and/or terms. This type of transaction may escalate the liquidity risks and may result in failure to access the value of a position related to an off-market transaction.
- The Company will notify the Client that the online trading platform of the Company cannot be accessed during weekends, thus, there is a potential risk that the stop-loss orders may be processed at the worst price compared to the specified price before it closed on Friday. The Client understands that there may be sudden or discreet market events which may occur over the weekends, therefore, the specified price is subject to change.
- The Client must be aware and informed of the liabilities and costs of acquiring a position in the Company and must acquire all the necessary details of the fees, charges or commissions he/she might be

responsible for.

- All investments denominated in foreign currencies are exposed to fluctuations in currency rates and currency conversion fees, thus, any changes of the rate of the currency will affect the financial state of the Client.
- The Company notifies the Client that the online trading platform of the Company cannot be accessed during weekends, thus, there is a substantial risk that the stop-loss orders may be processed at worst price compared to the specified price before it closed on Friday. The Client understands that there may be discrete market events which may occur over the weekends; therefore, the specified price is subject to change.
- The Client must be aware of the liabilities and costs of acquiring and placing a position in the Company and must acquire all the necessary details of the fees, charges or commissions he/she might be responsible for.

Our Terms and conditions state that the client can purchase a refund ONLY whether there is an available margin on the client's balance.

As the Company receives an instruction from the Client to refund funds from their account, A Formal request shall be then submitted by the client in order to be initiated by the company.

The Company shall proceed with the refund within two Business Days to the same payment method that the funds were received, if the following Requirements are met:

- A. the refund instruction includes all necessary information;
- B. the instruction is to make a bank transfer of funds to the account of the Client, in case required;
- C. the client has no open trades on his account, or upon risk disclosure the refund is not putting the client's trading account under risk of losing the free margin;
- D. at the moment of payment, the Client's Free Margin exceeds the amount specified in the Withdrawal instruction including all payment charges.