

# Colmex Pro Limited

Key Information Document

October 2018

*Applicable as of: 1 January 2018*

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## CFDs on Forex - Key Information Document

### Purpose

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

### Product

**Product name** Contract for difference on a CURRENCY PAIR ('Forex' or 'FX').

**Product manufacturer** Colmex Pro Ltd ('the Company'), licensed by the Cyprus Securities and Exchange Commission ('CYSEC') under license no 123/10.

**For more information** Call +357 25030036 or access [www.colmexpro.com](http://www.colmexpro.com).

**Date of production of the KID** 27 December 2017

**Alert:** You are about to purchase a product that is not simple and may be difficult to understand.

### What is this product?

#### Type

Contracts for Difference ('CFDs') where the underlying asset is a FX pair, such as: GBP/USD or EUR/USD. The first currency listed in an FX pair is called the base currency, whereas the second currency is called the quote currency. The price of a FX pair is how much one unit of the base currency is worth in the quote currency.

A CFD is a leveraged product. The leverage has the effect of magnifying both profits and losses.

#### Objectives

The objective of trading CFDs on FX is to speculate on currency fluctuations, where your return depends on fluctuations in foreign exchange rates.

An investor has the choice to buy (open a 'long position') CFDs on Forex pairs to benefit from rising prices of the base currency against the quote currency, or to sell (open a 'short position') the CFDs to benefit from falling prices.

#### Intended retail investor

**Investor's knowledge and experience** Experienced investor, who understands the main characteristics, including the risks, of the product, underlying asset and leverage, and has a minimum trading experience in similar products (e.g. CFDs, other derivatives products) of 1 year where at least 40 transactions were executed or have work experience in a role that is relevant to trading CFDs or similar products.

**Investor's financial situation** Ability to bear 100% capital loss.

**Investor's risk tolerance** Risk oriented – due to the high volatility of such products and the use of leverage, clients should have a high risk tolerance\*. They should be willing to accept total loss of invested funds in exchange for the opportunity of higher returns.

\*High risk tolerance means that the clients should be able to bear losses of entire investment.

**Investor's needs and objectives** investor looking for short term investment, who seeks the potential of earning a greater return.

#### Term

There is no maturity date or minimum holding period. You should decide the most appropriate holding period based on your own individual trading strategy and objectives.

The Company may terminate the product unilaterally where it deems that the terms of the contract have been breached. In addition, failure to deposit additional funds, in order to meet a margin call may result in automatically terminated positions. This may occur when and you do not maintain sufficient margin in your account.

## What are the risks and what could I get in return?

### Summary Risk indicator



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 future performance of the product at a very high level, meaning that you may lose your entire investment.

This product is most appropriate for short-term\* speculative trading. While you can use a different strategy and hold the product for an extended period of time, **the risk is considered to be significantly higher if the holding period is different.**

**Be aware of currency risk.** In case, you will receive payments in a different currency, the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

You are not required to make further payments to pay for losses. In some circumstances you may be requested to make further payments in order to meet minimum maintenance margin (margin call). In such cases, you may either deposit more funds or close some or all of your positions.

**The total loss you may incur is the amount you are willing to invest.**

This product does not include any protection from future market performance so you could lose some or all of your investment.

If we are not able to pay you what is owed, you could lose your entire investment. However, you may benefit from the Investor Compensation Fund (see the section 'what happens if Colmex Pro Ltd. is unable to pay you?').

### Performance scenarios

This table shows the money you could get back under different scenarios.

Long Position	Closing Price	Price Change (%)	Profit/Loss
Stress	1.18217	-1.49%	-1783
Unfavourable	1.19288	-0.59%	-712
Moderate	1.19977	-0.02%	-23
Favourable	1.2069	0.58%	690
Short Position	Closing Price	Price Change (%)	Profit/Loss
Stress	1.21916	-1.60%	-1916
Unfavourable	1.2069	-0.58%	-690
Moderate	1.19977	0.02%	23
Favourable	1.19288	0.59%	712

The following assumptions have been used to create the scenarios:

CFD (held intraday)	
Price	1.2
Trade Size	1 Lot
Leverage Used	1:100
Investment	1200
Notional Value	120000

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.

This KID is not specific to a particular product. It applies to a CFD on any FX pair that we offer on our platform. Your return depends on the choice of underlying FX pair, the size of your position, the leverage used and whether you use any risk management tools we offer, such as stop loss orders.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of

this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product.

The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

The figures shown do not include all the costs that you pay, as indicated below. The figures do not take into account your personal tax situation, which may also affect how much you get back.

### What happens if Colmex Pro Ltd. is unable to pay out?

Colmex Pro Ltd. is a member of the Investor Compensation Fund ('Fund') for customers of Cypriot Investment Firms (CIFs) and other Investment Firms (IFs) which are not credit institutions.

If we are unable to (i) either return you the funds what are owed, or (ii) to hand over the financial instruments which belong to you, you may benefit from compensation scheme provided by the Fund.

The maximum amount of compensation provided by the Fund is € 20,000 (twenty thousand Euro).

Additional information on the Investor Compensation Fund is published on our website and can be accessed [here](#). The indicator shown above does not consider this protection.

### What are the costs?

#### Composition of costs

The table below shows the different types of costs involved when you trade CFDs on FX pairs and the meaning of the different cost categories:

One-off costs	Commission on each trade	We charge you a fee each time you open and close a position, depending on the account type and deposit amount.
	Spread	The difference between the buy price and the sell price is called the spread. This cost is realised each time you open and close a trade.
Ongoing costs	Overnight holding costs (Swap)	If a trade is kept open overnight, then there is a swap fee/income calculated on that position. The cost or income is calculated as the overnight interest rate differential between the two currencies on which the position is held, depending on the type of the position (long/short).

More specific information about these costs is published on our website and can be accessed [here](#).

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

These products are most appropriate for short term investment. However, you can choose a different trading strategy as it suits you. There is no recommended holding period, no cancellation period and therefore no penalties or cancellation fees.

### How can I complain?

If you wish to make a complaint you should contact the Customer Support Department at [support@colmexpro.com](mailto:support@colmexpro.com). In case you consider that the complaint needs to be raised further, please request to receive the designated Client Complaint Form from the Customer Support Department, which should be filled in and submitted to the Compliance Department at [compliance@colmexpro.com](mailto:compliance@colmexpro.com). More information about our complaint handling can be found [here](#).

If you do not feel your complaint has been resolved satisfactorily, you are able to address your complaint to the Financial Ombudsman Service. See <http://www.financialombudsman.gov.cy> for further information.

### Other relevant information

The Legal Documentation section of our website contains important information regarding the products and services offered by the Company. You should ensure that you are familiar with all the terms and policies that apply to your account.

## CFDs on Stocks - Key Information Document

### Purpose

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

### Product

**Product name** Contract for difference on a STOCK.

**Product manufacturer** Colmex Pro Ltd ('the Company'), licensed by the Cyprus Securities and Exchange Commission ('CYSEC') under license no 123/10.

**For more information** Call +357 25030036 or access [www.colmexpro.com](http://www.colmexpro.com).

**Date of production of the KID** 27 December 2017

**Alert: You are about to purchase a product that is not simple and may be difficult to understand.**

### What is this product?

#### Type

Contracts for Difference ('CFDs') where the underlying asset is a Stock traded on the US regulated markets, such as: Apple or Facebook. Stocks represent units of ownership interest in a corporation or financial asset that provide for an equal distribution in any profits, if any are declared, in the form of dividends.

A CFD is a leveraged product. The leverage has the effect of magnifying both profits and losses.

#### Objectives

The objective of trading CFDs on stock is to speculate on price movements of the asset underlying it. An investor will profit or lose when the underlying asset moves in relation to the position taken, but the actual underlying asset is never owned. For example, if you buy ('long position') a CFD on a stock and the price of the stock rises the value of the CFD will increase, therefore your return will be equal to the difference between the buying and the selling price.

#### Intended retail investor

**Investor's knowledge and experience** **Experienced** investor, who understands the main characteristics, including the risks, of the product, underlying asset and leverage, and has a minimum trading experience in similar products (e.g. CFDs, other derivatives products) of 1 year where at least 40 transactions were executed or have work experience in a role that is relevant to trading CFDs or similar products.

**Investor's financial situation** Ability to bear **100%** capital loss.

**Investor's risk tolerance** **Risk oriented** – due to the high volatility of such products and the use of leverage, clients should have a high risk tolerance\*. They should be willing to accept total loss of invested funds in exchange for the opportunity of higher returns.

\*High risk tolerance means that the clients should be able to bear losses of entire investment.

**Investor's needs and objectives** investor looking for short term investment, who seeks the potential of earning a greater return.

#### Term

There is no maturity date or minimum holding period. You should decide the most appropriate holding period based on your own individual trading strategy and objectives.

The Company may terminate the product unilaterally where it deems that the terms of the contract have been breached. In addition, failure to deposit additional funds, in order to meet a margin call may result in automatically terminated positions. This may occur when and you do not maintain sufficient margin in your account.

## What are the risks and what could I get in return?

### Summary Risk indicator



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 future performance of the product at a very high level, meaning that you may lose your entire investment.

This product is most appropriate for short-term\* speculative trading. While you can use a different strategy and hold the product for an extended period of time, **the risk is considered to be significantly higher if the holding period is different.**

**Be aware of currency risk.** In case, you will receive payments in a different currency, the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

You are not required to make further payments to pay for losses. In some circumstances you may be requested to make further payments in order to meet minimum maintenance margin (margin call). In such cases, you may either deposit more funds or close some or all of your positions.

**The total loss you may incur is the amount you are willing to invest.**

This product does not include any protection from future market performance so you could lose some or all of your investment.

If we are not able to pay you what is owed, you could lose your entire investment. However, you may benefit from the Investor Compensation Fund (see the section 'what happens if Colmex Pro Ltd. is unable to pay you?').

### Performance scenarios

This table shows the money you could get back under different scenarios.

Long Position	Closing Price	Price Change (%)	Profit/Loss
Stress	4.57447	-8.51%	-42.55300
Unfavourable	4.82456	-3.51%	-17.54400
Moderate	5.00667	0.13%	0.66700
Favourable	5.16302	3.26%	16.30200
Short Position	Closing Price	Price Change (%)	Profit/Loss
Stress	5.39675	-7.94%	-39.675
Unfavourable	5.16302	-3.26%	-16.302
Moderate	5.00667	-0.13%	-0.667
Favourable	4.82456	3.51%	17.544

The following assumptions have been used to create the scenarios:

CFD (held intraday)	
Price	5
Trade Size	100 Shares
Leverage Used	1:20
Investment	25
Notional Value	500

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.

This KID is not specific to a particular product. It applies to a CFD on any stock that we offer on our platform. Your return depends on the choice of underlying stock, the size of your position, the leverage used and whether you use any risk management tools we offer, such as stop loss orders.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product.



The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

The figures shown do not include all the costs that you pay, as indicated below. The figures do not take into account your personal tax situation, which may also affect how much you get back.

### What happens if Colmex Pro Ltd. is unable to pay out?

Colmex Pro Ltd. is a member of the Investor Compensation Fund ('Fund') for customers of Cypriot Investment Firms (CIFs) and other Investment Firms (IFs) which are not credit institutions.

If we are unable to (i) either return you the funds what are owed, or (ii) to hand over the financial instruments which belong to you, you may benefit from compensation scheme provided by the Fund.

The maximum amount of compensation provided by the Fund is € 20,000 (twenty thousand Euro).

Additional information on the Investor Compensation Fund is published on our website and can be accessed [here](#). The indicator shown above does not consider this protection.

### What are the costs?

#### Composition of costs

The table below shows the different types of costs involved when you trade CFDs on stocks and the meaning of the different cost categories:

One-off costs	Commission on each trade	We charge you a fee each time you open and close a position, depending on the account type and deposit amount.
	Spread	The difference between the buy price and the sell price is called the spread. This cost is realised each time you open and close a trade.
Ongoing costs	Financing fee (Overnight daily margin interest)	If a trade is kept open overnight, then an overnight daily margin interest applies, for the difference between the value of the positions and the equity.
Other costs	Nasdaq OMX Market Data Fee	Nasdaq OMX fees can be reviewed at the following link <a href="http://www.nasdaqtrader.com/Trader.aspx?id=DPUSData">http://www.nasdaqtrader.com/Trader.aspx?id=DPUSData</a>
	Platform fee	In case of absence of any trading activity for 30 consecutive days, the Company reserves the right to charge a fixed monthly payment in order to maintain the account.

More specific information about these costs is published on our website and can be accessed [here](#).

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

These products are most appropriate for short term investment. However, you can choose a different trading strategy as it suits you. There is no recommended holding period, no cancellation period and therefore no penalties or cancellation fees.

### How can I complain?

If you wish to make a complaint you should contact the Customer Support Department at [support@colmexpro.com](mailto:support@colmexpro.com). In case you consider that the complaint needs to be raised further, please request to receive the designated Client Complaint Form from the Customer Support Department, which should be filled in and submitted to the Compliance Department at [compliance@colmexpro.com](mailto:compliance@colmexpro.com). More information about our complaint handling can be found [here](#).

If you do not feel your complaint has been resolved satisfactorily, you are able to address your complaint to the Financial Ombudsman Service. See <http://www.financialombudsman.gov.cy> for further information.

### Other relevant information

The Legal Documentation section of our website contains important information regarding the products and services offered by the Company. You should ensure that you are familiar with all the terms and policies that apply to your account.



## CFDs on Commodities - Key Information Document

### Purpose

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

### Product

**Product name** Contract for difference on a COMMODITY.

**Product manufacturer** Colmex Pro Ltd ('the Company'), licensed by the Cyprus Securities and Exchange Commission ('CYSEC') under license no 123/10.

**For more information** Call +357 25030036 or access [www.colmexpro.com](http://www.colmexpro.com).

**Date of production of the KID** 27 December 2017

**Alert: You are about to purchase a product that is not simple and may be difficult to understand.**

### What is this product?

#### Type

Contracts for Difference ('CFDs') where the underlying asset is a commodity, such as: Gold or Natural Gas. A commodity is a raw material or primary agricultural product used in commerce.

A CFD is a leveraged product. The leverage has the effect of magnifying both profits and losses.

#### Objectives

The objective of trading CFDs on stock is to speculate on price movements of the asset underlying it. An investor will profit or lose when the underlying asset moves in relation to the position taken, but the actual underlying asset is never owned. For example, if you buy ('long position') a CFD on a commodity and the price of the commodity rises the value of the CFD will increase, therefore your return will be equal to the difference between the buying and the selling price.

#### Intended retail investor

**Investor's knowledge and experience** Experienced investor, who understands the main characteristics, including the risks, of the product, underlying asset and leverage, and has a minimum trading experience in similar products (e.g. CFDs, other derivatives products) of 1 year where at least 40 transactions were executed or have work experience in a role that is relevant to trading CFDs or similar products.

**Investor's financial situation** Ability to bear **100%** capital loss.

**Investor's risk tolerance** Risk oriented – due to the high volatility of such products and the use of leverage, clients should have a high risk tolerance\*. They should be willing to accept total loss of invested funds in exchange for the opportunity of higher returns.

\*High risk tolerance means that the clients should be able to bear losses of entire investment.

**Investor's needs and objectives** investor looking for short term investment, who seeks the potential of earning a greater return.

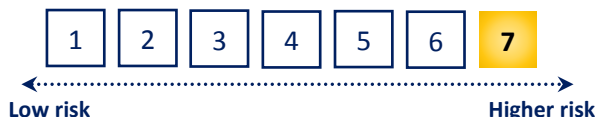
#### Term

There is no maturity date or minimum holding period. You should decide the most appropriate holding period based on your own individual trading strategy and objectives.

The Company may terminate the product unilaterally where it deems that the terms of the contract have been breached. In addition, failure to deposit additional funds, in order to meet a margin call may result in automatically terminated positions. This may occur when and you do not maintain sufficient margin in your account.

## What are the risks and what could I get in return?

### Summary Risk indicator



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 future performance of the product at a very high level, meaning that you may lose your entire investment.

This product is most appropriate for short-term\* speculative trading. While you can use a different strategy and hold the product for an extended period of time, **the risk is considered to be significantly higher if the holding period is different.**

**Be aware of currency risk.** In case, you will receive payments in a different currency, the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

You are not required to make further payments to pay for losses. In some circumstances you may be requested to make further payments in order to meet minimum maintenance margin (margin call). In such cases, you may either deposit more funds or close some or all of your positions.

**The total loss you may incur is the amount you are willing to invest.**

This product does not include any protection from future market performance so you could lose some or all of your investment.

If we are not able to pay you what is owed, you could lose your entire investment. However, you may benefit from the Investor Compensation Fund (see the section 'what happens if Colmex Pro Ltd. is unable to pay you?').

### Performance scenarios

This table shows the money you could get back under different scenarios.

Long Position	Closing Price	Price Change (%)	Profit/Loss
Stress	56.76851	-5.39%	-323.149
Unfavourable	58.49306	-2.51%	-150.694
Moderate	59.96347	-0.06%	-3.653
Favourable	61.42905	2.38%	142.905
Short Position	Closing Price	Price Change (%)	Profit/Loss
Stress	63.83145	-6.39%	-383.145
Unfavourable	61.42905	-2.38%	-142.905
Moderate	59.96347	0.06%	3.653
Favourable	58.49306	2.51%	150.694

The following assumptions have been used to create the scenarios:

CFD (held intraday)	
Price	60
Trade Size	1 Lot
Leverage Used	1:50
Investment	120
Notional Value	6000

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.

This KID is not specific to a particular product. It applies to a CFD on any commodity that we offer on our platform. Your return depends on the choice of underlying commodity, the size of your position, the leverage used and whether you use any risk management tools we offer, such as stop loss orders.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product.

The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

The figures shown do not include all the costs that you pay, as indicated below. The figures do not take into account your personal tax situation, which may also affect how much you get back.

### What happens if Colmex Pro Ltd. is unable to pay out?

Colmex Pro Ltd. is a member of the Investor Compensation Fund ('Fund') for customers of Cypriot Investment Firms (CIFs) and other Investment Firms (IFs) which are not credit institutions.

If we are unable to (i) either return you the funds what are owed, or (ii) to hand over the financial instruments which belong to you, you may benefit from compensation scheme provided by the Fund.

The maximum amount of compensation provided by the Fund is € 20,000 (twenty thousand Euro).

Additional information on the Investor Compensation Fund is published on our website and can be accessed [here](#). The indicator shown above does not consider this protection.

### What are the costs?

#### Composition of costs

The table below shows the different types of costs involved when you trade CFDs on commodities and the meaning of the different cost categories:

One-off costs	Commission on each trade	We charge you a fee each time you open and close a position, depending on the account type and deposit amount.
	Spread	The difference between the buy price and the sell price is called the spread. This cost is realised each time you open and close a trade.
Ongoing costs	Overnight holding costs (Rollover)	If a trade is kept open overnight, then there is a rollover fee/income calculated on that position. The cost or income is calculated as the overnight interest rate differential between the two currencies on which the position is held, depending on the type of the position (long/short).

More specific information about these costs is published on our website and can be accessed [here](#).

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

These products are most appropriate for short term investment. However, you can choose a different trading strategy as it suits you. There is no recommended holding period, no cancellation period and therefore no penalties or cancellation fees.

### How can I complain?

If you wish to make a complaint you should contact the Customer Support Department at [support@colmexpro.com](mailto:support@colmexpro.com). In case you consider that the complaint needs to be raised further, please request to receive the designated Client Complaint Form from the Customer Support Department, which should be filled in and submitted to the Compliance Department at [compliance@colmexpro.com](mailto:compliance@colmexpro.com). More information about our complaint handling can be found [here](#).

If you do not feel your complaint has been resolved satisfactorily, you are able to address your complaint to the Financial Ombudsman Service. See <http://www.financialombudsman.gov.cy> for further information.

### Other relevant information

The Legal Documentation section of our website contains important information regarding the products and services offered by the Company. You should ensure that you are familiar with all the terms and policies that apply to your account.

## CFDs on Indices - Key Information Document

### Purpose

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

### Product

**Product name** Contract for difference on an INDEX.

**Product manufacturer** Colmex Pro Ltd ('the Company'), licensed by the Cyprus Securities and Exchange Commission ('CYSEC') under license no 123/10.

**For more information** Call +357 25030036 or access [www.colmexpro.com](http://www.colmexpro.com).

**Date of production of the KID** 27 December 2017

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### What is this product?

#### Type

Contracts for Difference ('CFDs') where the underlying asset is an index, such as: S&P 500. An index is a portfolio of securities used to measure the value of a particular market or a segment of it.

The index CFDs offered are based on a futures contract and may be subject to an automatic rollover, which consists of the transferal of the previous expired contract to the next without your position(s) closing. After an automatic rollover, any remaining open positions will continue trading on the next contract.

A CFD is a leveraged product. The leverage has the effect of magnifying both profits and losses.

#### Objectives

The objective of trading CFDs on stock is to speculate on price movements of the asset underlying it. An investor will profit or lose when the underlying asset moves in relation to the position taken, but the actual underlying asset is never owned. For example, if you buy ('long position') a CFD on an index and the price of the index rises the value of the CFD will increase, therefore your return will be equal to the difference between the buying and the selling price.

#### Intended retail investor

**Investor's knowledge and experience** Experienced investor, who understands the main characteristics, including the risks, of the product, underlying asset and leverage, and has a minimum trading experience in similar products (e.g. CFDs, other derivatives products) of 1 year where at least 40 transactions were executed or have work experience in a role that is relevant to trading CFDs or similar products.

**Investor's financial situation** Ability to bear **100%** capital loss.

**Investor's risk tolerance** Risk oriented – due to the high volatility of such products and the use of leverage, clients should have a high risk tolerance\*. They should be willing to accept total loss of invested funds in exchange for the opportunity of higher returns.

\*High risk tolerance means that the clients should be able to bear losses of entire investment.

**Investor's needs and objectives** investor looking for short term investment, who seeks the potential of earning a greater return.

#### Term

There is no maturity date or minimum holding period. You should decide the most appropriate holding period based on your own individual trading strategy and objectives.

The Company may terminate the product unilaterally where it deems that the terms of the contract have been breached.

In addition, failure to deposit additional funds, in order to meet a margin call may result in automatically terminated positions. This may occur when and you do not maintain sufficient margin in your account.

### What are the risks and what could I get in return?

#### Summary Risk indicator



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 future performance of the product at a very high level, meaning that you may lose your entire investment.

This product is most appropriate for short-term\* speculative trading. While you can use a different strategy and hold the product for an extended period of time, **the risk is considered to be significantly higher if the holding period is different.**

**Be aware of currency risk.** In case, you will receive payments in a different currency, the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

You are not required to make further payments to pay for losses. In some circumstances you may be requested to make further payments in order to meet minimum maintenance margin (margin call). In such cases, you may either deposit more funds or close some or all of your positions.

**The total loss you may incur is the amount you are willing to invest.**

This product does not include any protection from future market performance so you could lose some or all of your investment.

If we are not able to pay you what is owed, you could lose your entire investment. However, you may benefit from the Investor Compensation Fund (see the section 'what happens if Colmex Pro Ltd. is unable to pay you?').

#### Performance scenarios

This table shows the money you could get back under different scenarios.

Long Position	Closing Price	Price Change (%)	Profit/Loss
Stress	2596.65123	-2.01%	-533.4877
Unfavourable	2630.39771	-0.74%	-196.0229
Moderate	2650.97806	0.04%	9.7806
Favourable	2670.10622	0.76%	201.0622
Short Position	Closing Price	Price Change (%)	Profit/Loss
Stress	2699.27879	-1.86%	-492.7879
Unfavourable	2670.10622	-0.76%	-201.0622
Moderate	2650.97806	-0.04%	-9.7806
Favourable	2630.39771	0.74%	196.0229

The following assumptions have been used to create the scenarios:

CFD (held intraday)	
Price	2650
Trade Size	1 Lot
Leverage Used	1:40
Investment	662.5
Notional Value	26500

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.

This KID is not specific to a particular product. It applies to a CFD on any index that we offer on our platform. Your return depends on the choice of underlying index, the size of your position, the leverage used and whether you use any risk management tools we offer, such as stop loss orders.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of

this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product.

The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

The figures shown do not include all the costs that you pay, as indicated below. The figures do not take into account your personal tax situation, which may also affect how much you get back.

### What happens if Colmex Pro Ltd. is unable to pay out?

Colmex Pro Ltd. is a member of the Investor Compensation Fund ('Fund') for customers of Cypriot Investment Firms (CIFs) and other Investment Firms (IFs) which are not credit institutions.

If we are unable to (i) either return you the funds what are owed, or (ii) to hand over the financial instruments which belong to you, you may benefit from compensation scheme provided by the Fund.

The maximum amount of compensation provided by the Fund is € 20,000 (twenty thousand Euro).

Additional information on the Investor Compensation Fund is published on our website and can be accessed [here](#). The indicator shown above does not consider this protection.

### What are the costs?

#### Composition of costs

The table below shows the different types of costs involved when you trade CFDs on indices and the meaning of the different cost categories:

One-off costs	Commission on each trade	We charge you a fee each time you open and close a position, depending on the account type and deposit amount.
	Spread	The difference between the buy price and the sell price is called the spread. This cost is realised each time you open and close a trade.
Ongoing costs	Overnight holding costs (Rollover)	If a trade is kept open overnight, then there is a rollover fee/income calculated on that position. The cost or income is calculated as the overnight interest rate differential between the two currencies on which the position is held, depending on the type of the position (long/short).

More specific information about these costs is published on our website and can be accessed [here](#).

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

These products are most appropriate for short term investment. However, you can choose a different trading strategy as it suits you. There is no recommended holding period, no cancellation period and therefore no penalties or cancellation fees.

### How can I complain?

If you wish to make a complaint you should contact the Customer Support Department at [support@colmexpro.com](mailto:support@colmexpro.com). In case you consider that the complaint needs to be raised further, please request to receive the designated Client Complaint Form from the Customer Support Department, which should be filled in and submitted to the Compliance Department at [compliance@colmexpro.com](mailto:compliance@colmexpro.com). More information about our complaint handling can be found [here](#).

If you do not feel your complaint has been resolved satisfactorily, you are able to address your complaint to the Financial Ombudsman Service. See <http://www.financialombudsman.gov.cy> for further information.

### Other relevant information

The Legal Documentation section of our website contains important information regarding the products and services offered by the Company. You should ensure that you are familiar with all the terms and policies that apply to your account.



## CFDs on ETFs - Key Information Document

### Purpose

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

### Product

**Product name** Contract for difference on an EXCHANGE TRADED FUND ('ETF').

**Product manufacturer** Colmex Pro Ltd ('the Company'), licensed by the Cyprus Securities and Exchange Commission ('CYSEC') under license no 123/10.

**For more information** Call +357 25030036 or access [www.colmexpro.com](http://www.colmexpro.com).

**Date of production of the KID** 27 December 2017

**Alert: You are about to purchase a product that is not simple and may be difficult to understand.**

### What is this product?

#### Type

Contracts for Difference ('CFDs') where the underlying asset is an ETF, such as: GRN or ETFs Gold. An ETF (exchange-traded fund) tracks the performance of an index or a commodity, and is traded like a common stock on a stock exchange. A CFD is a leveraged product. The leverage has the effect of magnifying both profits and losses.

#### Objectives

The objective of trading CFDs on stock is to speculate on price movements of the asset underlying it. An investor will profit or lose when the underlying asset moves in relation to the position taken, but the actual underlying asset is never owned. For example, if you buy ('long position') a CFD on an ETF and the price of the ETF rises the value of the CFD will increase, therefore your return will be equal to the difference between the buying and the selling price.

#### Intended retail investor

**Investor's knowledge and experience** Experienced investor, who understands the main characteristics, including the risks, of the product, underlying asset and leverage, and has a minimum trading experience in similar products (e.g. CFDs, other derivatives products) of 1 year where at least 40 transactions were executed or have work experience in a role that is relevant to trading CFDs or similar products.

**Investor's financial situation** Ability to bear **100%** capital loss.

**Investor's risk tolerance** Risk oriented – due to the high volatility of such products and the use of leverage, clients should have a high risk tolerance\*. They should be willing to accept total loss of invested funds in exchange for the opportunity of higher returns.

\*High risk tolerance means that the clients should be able to bear losses of entire investment.

**Investor's needs and objectives** investor looking for short term investment, who seeks the potential of earning a greater return.

#### Term

There is no maturity date or minimum holding period. You should decide the most appropriate holding period based on your own individual trading strategy and objectives.

The Company may terminate the product unilaterally where it deems that the terms of the contract have been breached. In addition, failure to deposit additional funds, in order to meet a margin call may result in automatically terminated positions. This may occur when and you do not maintain sufficient margin in your account.



## What are the risks and what could I get in return?

### Summary Risk indicator



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 future performance of the product at a very high level, meaning that you may lose your entire investment.

This product is most appropriate for short-term\* speculative trading. While you can use a different strategy and hold the product for an extended period of time, **the risk is considered to be significantly higher if the holding period is different.**

**Be aware of currency risk.** In case, you will receive payments in a different currency, the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

You are not required to make further payments to pay for losses. In some circumstances you may be requested to make further payments in order to meet minimum maintenance margin (margin call). In such cases, you may either deposit more funds or close some or all of your positions.

**The total loss you may incur is the amount you are willing to invest.**

This product does not include any protection from future market performance so you could lose some or all of your investment.

If we are not able to pay you what is owed, you could lose your entire investment. However, you may benefit from the Investor Compensation Fund (see the section 'what happens if Colmex Pro Ltd. is unable to pay you?').

### Performance scenarios

This table shows the money you could get back under different scenarios.

Long Position	Closing Price	Price Change (%)	Profit/Loss
Stress	8.58369	-14.16%	-14.1631
Unfavourable	9.45729	-5.43%	-5.4271
Moderate	9.88	-1.20%	-1.2
Favourable	10.63994	6.40%	6.3994
Short Position	Closing Price	Price Change (%)	Profit/Loss
Stress	11.86115	-18.61%	-18.6115
Unfavourable	10.63994	-6.40%	-6.3994
Moderate	9.88	1.20%	1.2
Favourable	9.45729	5.43%	5.4271

The following assumptions have been used to create the scenarios:

CFD (held intraday)	
Price	10
Trade Size	10 Shares
Leverage Used	1:20
Investment	5
Notional Value	100

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.

This KID is not specific to a particular product. It applies to a CFD on any ETF that we offer on our platform. Your return depends on the choice of underlying ETF, the size of your position, the leverage used and whether you use any risk management tools we offer, such as stop loss orders.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product.

The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

The figures shown do not include all the costs that you pay, as indicated below. The figures do not take into account your personal tax situation, which may also affect how much you get back.

### What happens if Colmex Pro Ltd. is unable to pay out?

Colmex Pro Ltd. is a member of the Investor Compensation Fund ('Fund') for customers of Cypriot Investment Firms (CIFs) and other Investment Firms (IFs) which are not credit institutions.

If we are unable to (i) either return you the funds what are owed, or (ii) to hand over the financial instruments which belong to you, you may benefit from compensation scheme provided by the Fund.

The maximum amount of compensation provided by the Fund is € 20,000 (twenty thousand Euro).

Additional information on the Investor Compensation Fund is published on our website and can be accessed [here](#). The indicator shown above does not consider this protection.

### What are the costs?

#### Composition of costs

The table below shows the different types of costs involved when you trade CFDs on ETFs and the meaning of the different cost categories:

One-off costs	Commission on each trade	We charge you a fee each time you open and close a position, depending on the account type and deposit amount.
	Spread	The difference between the buy price and the sell price is called the spread. This cost is realised each time you open and close a trade.
Ongoing costs	Financing fee (Overnight daily margin interest)	If a trade is kept open overnight, then an overnight daily margin interest applies, for the difference between the value of the positions and the equity.
Other costs	Nasdaq OMX Market Data Fee	Nasdaq OMX fees can be reviewed at the following link <a href="http://www.nasdaqtrader.com/Trader.aspx?id=DPUSData">http://www.nasdaqtrader.com/Trader.aspx?id=DPUSData</a>
	Platform fee	In case of absence of any trading activity for 30 consecutive days, the Company reserves the right to charge a fixed monthly payment in order to maintain the account.

More specific information about these costs is published on our website and can be accessed [here](#).

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

These products are most appropriate for short term investment. However, you can choose a different trading strategy as it suits you. There is no recommended holding period, no cancellation period and therefore no penalties or cancellation fees.

### How can I complain?

If you wish to make a complaint you should contact the Customer Support Department at [support@colmexpro.com](mailto:support@colmexpro.com). In case you consider that the complaint needs to be raised further, please request to receive the designated Client Complaint Form from the Customer Support Department, which should be filled in and submitted to the Compliance Department at [compliance@colmexpro.com](mailto:compliance@colmexpro.com). More information about our complaint handling can be found [here](#).

If you do not feel your complaint has been resolved satisfactorily, you are able to address your complaint to the Financial Ombudsman Service. See <http://www.financialombudsman.gov.cy> for further information.

### Other relevant information

The Legal Documentation section of our website contains important information regarding the products and services offered by the Company. You should ensure that you are familiar with all the terms and policies that apply to your account.

## CFDs on Virtual Currencies - Key Information Document

### Purpose

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

### Product

**Product name** Contract for Difference on Virtual Currencies

**Product manufacturer** Colmex Pro Ltd ('the Company'), licensed by the Cyprus Securities and Exchange Commission ('CYSEC') under license no 123/10.

**For more information** Call +357 25 030036 or access [www.colmexpro.com](http://www.colmexpro.com)

**Date of production of the KID** 4 June 2018

**Alert: You are about to purchase a product that is not simple and be difficult to understand**

### What is this product?

#### Type

Contracts for Difference ('CFDs') where the underlying asset is a currency pair where at least one currency is a Virtual Currency, such as: XBT/USD or ETH/USD. The first currency listed in a currency pair is called the base currency, whereas the second currency is called the quote currency. The price of a currency pair is how much one unit of the base currency is worth in the quote currency.

A CFD is a leveraged product. The leverage has the effect of magnifying both profits and losses.

#### Objectives

The objective of trading CFDs on Virtual Currencies is to speculate on currency fluctuations, where your return depends on fluctuations in foreign exchange rates.

An investor has the choice to buy (open a 'long position') CFDs on Virtual Currencies to benefit from rising prices of the base currency against the quote currency, or to sell (open a 'short position') the CFDs to benefit from falling prices.

#### Intended retail investor

**Investor's knowledge and experience** Experienced investors, who understand the main characteristics, including the risks of the product underlying asset and leverage. Due to the high level of complexity of this product, the client is required to have a minimum trading experience in similar products (e.g. CFDs, rolling spot FX, other derivatives products) of 1 year where at least 40 transactions were executed or have work experience in a role that is relevant to trading CFDs or similar products. Client should have good knowledge regarding the complexity of the underlying asset of the product and its high price volatility in the market.

**Investor's financial situation** Ability to bear 100% capital loss.

**Investor's risk tolerance** Risk oriented – due to the high volatility of such products and the use of leverage, clients should have a high-risk tolerance\*. They should be willing to accept total loss of invested funds in exchange for the opportunity of higher returns.

\*High risk tolerance means that the clients should be able to bear losses of entire investment.

**Investor's needs and objectives** Investor looking for short term investment, who seeks the potential of earning a greater return.

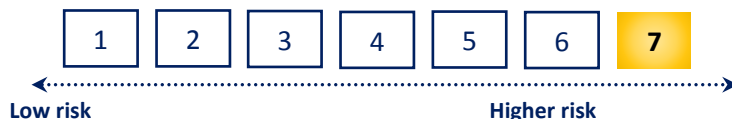
#### Term

There is no maturity date or minimum holding period. You should decide the most appropriate holding period based on your own individual trading strategy and objectives.

The Company may terminate the product unilaterally where it deems that the terms of the contract have been breached. In addition, failure to deposit additional funds, in order to meet a margin call may result in automatically terminated positions. This may occur when and you do not maintain sufficient margin in your account.

## What are the risks and what could I get in return?

### Summary Risk indicator



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 future performance of the product at a very high level, meaning that you may lose your entire investment.

This product is most appropriate for short-term\* speculative trading. While you can use a different strategy and hold the product for an extended period of time, **the risk is considered to be significantly higher if the holding period is different.**

**Be aware of currency risk.** In case, you will receive payments in a different currency, the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

You are not required to make further payments to pay for losses. In some circumstances you may be requested to make further payments in order to meet minimum maintenance margin (margin call). In such cases, you may either deposit more funds or close some or all of your positions.

**The total loss you may incur is the amount you are willing to invest.**

This product does not include any protection from future market performance, so you could lose some or all of your investment.

If we are not able to pay you what is owed, you could lose your entire investment. However, you may benefit from the Investor Compensation Fund (see the section 'what happens if Colmex Pro Ltd. is unable to pay you?').

### Performance scenarios

This table shows the money you would get back under different scenarios.

LONG	Closing price	Price change %	Profit/Loss
STRESS	8812.61596	-11.87%	-1187.384
UNFAVORABLE	9645.90747	-3.54%	-354.092
MODERATE	10025.21008	0.25%	25.210
FAVORABLE	10448.69351	4.49%	448.690
SHORT	Closing price	Price change %	Profit/Loss
STRESS	11216.38924	12.16%	-1216.389
UNFAVORABLE	10448.69351	4.49%	-448.693
MODERATE	10025.21008	0.25%	-25.210
FAVORABLE	9645.90747	-3.54%	354.092

The following assumptions have been used to create the scenarios:

CFD (held intraday)	
Price	10000
Trade size	1 Lot
Leverage used	1:2
Investment	5000
Notional value	10000

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.

This KID is not specific to a particular product. It applies to a CFD on any Virtual Currency pair that we offer on our platform. Your return depends on the choice of underlying currency pair, the size of your position, the leverage used and whether you use any risk management tools we offer, such as stop loss orders.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product.

The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

The figures shown do not include all the costs that you pay, as indicated below. The figures do not take into account your personal tax situation, which may also affect how much you get back.

#### What happens if Colmex Pro Ltd. is unable to pay out?

Colmex Pro Ltd. is a member of the Investor Compensation Fund ('Fund') for customers of Cypriot Investment Firms (CIFs) and other Investment Firms (IFs) which are not credit institutions.

If we are unable to (i) either return you the funds what are owed, or (ii) to hand over the financial instruments which belong to you, you may benefit from compensation scheme provided by the Fund.

The maximum amount of compensation provided by the Fund is € 20,000 (twenty thousand Euro).

Additional information on the Investor Compensation Fund is published on our website and can be accessed [here](#). The indicator shown above does not consider this protection.

#### What are the costs?

##### Composition of cost

The table below shows the different types of costs involved when you trade CFDs on Virtual Currencies and the meaning of the different cost categories:

One-off costs	Commission on each trade	We charge you a fee each time you open and close a position, depending on the account type and deposit amount.
	Spread	The difference between the buy price and the sell price is called the spread. This cost is realized each time you open and close a trade.
Ongoing costs	Overnight holding costs (Swap)	If a trade is kept open overnight, then there is a swap fee/income calculated on that position. The cost or income is calculated as the overnight interest rate differential between the two currencies on which the position is held, depending on the type of the position (long/short).

More specific information about these costs is published on our website and can be accessed [here](#).

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

These products are most appropriate for short term investment. However, you can choose a different trading strategy as it suits you. There is no recommended holding period, no cancellation period and therefore no penalties or cancellation fees.

#### How can I complain?

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