

trading.com

Key Information Documents (KIDs)

KEY INFORMATION DOCUMENT CFDs on Currency Pairs

Purpose of the "Key Information Document" (KID):

This KID provides you with key information about the investment product. It is not marketing material. This 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.

1. Product – Contract for Differences (CFDs) on Currency Pairs

This Product can be traded "Over The Counter" (OTC).

PRIP manufacturer:

Name: Trading Point of Financial Instruments UK Limited (the "Company")

Website: [Trading.com](https://www.trading.com)

Telephone number for additional information: +44 (0) 203 150 1500

Supervisory Authority: Financial Conduct Authority (FCA)

This Key Information Document was updated on **31.12.2022**.

You are about to purchase a Product that is not simple and may be difficult to understand.

2. What is this Product?

This Product can be traded "Over The Counter" (OTC).

- **Type**

This Product is a financial instrument of the following category: CFD on Currency Pair.

- **Objectives**

This Product creates a leveraged exposure to the movement of the value of the underlying asset.

Its return is mainly affected by the price and volatility of the underlying asset, the extent of leverage used by the investor and the associated costs of the trade. The price of the underlying asset is driven by demand and supply which is greatly affected by various factors such as important political events (e.g. elections, referendums, etc), central bank announcements, economic and geopolitical developments and investors' behaviour.

Positions on this Product can be opened and closed 24 hours a day from Sunday 22:05 GMT to Friday 21:50 GMT.

This Product does NOT have a minimum holding period.

- **Intended retail investor**

Trading in this product will not be appropriate for everyone. This product would commonly be used by persons who want to generally gain short term exposures to financial instruments/markets; are using (trading with) money which they can afford to lose; have a diversified investment and savings portfolio; have a high risk tolerance; and understand the impact of and risks associated with margin trading.

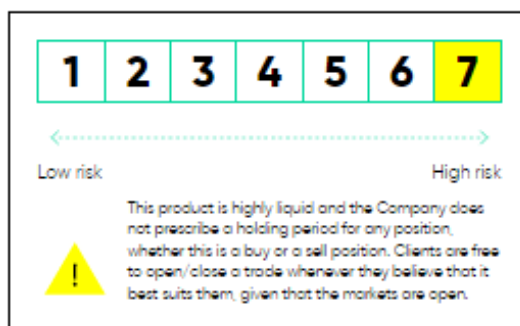
3. What are the risks and what could I get in return?

- **Summary Risk Indicator (SRI):**

The SRI 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 incur losses because of movements in the markets. We have classified this Product as 7 out of 7, which is the highest risk class.

It is possible to lose all of your investment, unless you set a limit to the financial loss resulting ('Stop Loss') from your investment. In addition, the investment may be lost if the Company is unable to pay out. However, you may benefit from a consumer protection scheme (see the section "what happens if we are unable to pay you"). It is

possible that additional investment payments to your initial investment may be required in order to avoid your open positions being stopped out.



- **Investment performance information**

CFDs are considered high-risk products. This means that potential losses from future performance of the product can be very high. CFDs are leveraged products that, due to the underlying market movement, can generate losses rapidly. The higher the leverage the higher the potential losses and/or profits.

Losses can exceed the amount initially invested in a given position and you may be required to deposit additional funds in order to maintain your positions. There is no capital protection against market risk, credit risk or liquidity risk. It is possible to lose part or all of the funds in your account.

You should also be aware of currency exposure risk. It is possible to buy or sell CFDs in a currency which is different than the base currency of your account. Your return also depends on the exchange rate between the two currencies. Certain market conditions may cause your CFD trade to be closed at a less favourable price, which could significantly impact your return.

We may close your open CFD contract if you do not maintain the minimum margin required, if you are in debt to the company, or if you contravene market regulations.

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.

- **What could affect my return positively?**

Returns can be generated for an investor by trading CFDs on Forex currency pairs where the closing price of a buy order is higher than the opening price or where the closing price of a sell order is lower than the opening price.

Certain economic actions from Central Banks are one of the main drivers of currency exchange rates. For example, if the Federal Reserve was to announce an increase in interest rates in the United States ("US"), this would cause the US Dollar to rise in value against other currency pairs. In effect an investor's returns on a Sell (Short) order on EURUSD could be affected positively, since the price of EURUSD will fall.

- **What could affect my return negatively?**

Losses can be incurred by an investor when trading Forex currency pairs where the closing price of a Buy (Long) order is lower than the opening price or where the closing price of a Sell (Short) order is higher than the opening price.

Taking into consideration the example above, after an announcement from the Federal Reserve to increase interest rates in the US, an investor's Buy (Long) order on EURUSD could result in losses.

Severely adverse market movements can also negatively impact your investment. Should the equity on your account fall below the maintenance margin requirement, Trading.com will execute a "Margin Call" that will close any/all of your open positions. This may potentially result in the loss of all of your account's balance.

4. What happens if Trading Point of Financial Instruments UK Limited is unable to pay out?

All client money held by the Company are segregated from the Company's own funds and safeguarded with highly-rated credit institutions in Europe. The Company performs, on a daily basis, internal and external

reconciliations as required by the FCA and prescribed by the rules of CASS 7 for the Company to ensure that it maintains adequate amounts in its client money accounts to cover all client funds.

In the unlikely event that the Company will be unable to pay you out, the client can contact the Financial Services Compensation Scheme (FSCS). The FSCS is the UK's statutory fund of last resort for customers of financial services firms. This means that FSCS can pay compensation to consumers, up to £85,000 per person per firm, if a financial services firm is unable, or likely to be unable, to pay claims against it. The actual level of compensation that will be paid out by FSCS will be based on your claim. The FSCS is an independent body, set up under the Financial Services & Markets Act 2000 (FSMA) which the Company is part of, as it is authorised and regulated by the FCA (FRN: 705428).

5. What are the costs?

This table shows the different types of cost categories:

	Commission	Not applicable
Cash and Futures One-off entry or exit costs	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. Information about spreads can be found on the Company's website
Cash only Ongoing costs	Daily holding costs (swaps)	A fee is charged to your account for every night that your position is held. This means the longer you hold a position, the more it costs. Information about swaps can be found on the Company's website

6. How long should I hold it and can I take my money out early?

Trading in CFD Products involves significant risk with frequent market movements and price changes. Clients are free to open/close a trade whenever they believe that it best fits, given that the markets are open. The Company does not prescribe a holding period for any position whether this is a buy or sell position. The client may choose to set a 'Stop Loss' or 'Take Profit' on his/her trade to minimise the risk of large, unexpected movements.

Clients can withdraw their total balance whenever they choose to do so, if there are no open positions on their trading account. In case there are open positions, the client can withdraw any amount in excess of the margin required for that particular trade, i.e., their 'free margin'. All withdrawal requests can be made from the 'Members' Area' section on the Company's website.

7. How can I complain?

Steps for lodging a complaint: Clients who wish to file a complaint must do so by submitting the relevant complaint form to the email address below, along with any relevant information.

Email address: complaints.uk@trading.com

The complaint form can be found in the "Members' Area" section on the Company's website.

8. Other relevant information

It is a legal requirement for the Company to provide its clients with the following documents and policies:

[Client Agreement – Terms & Conditions](#)

[Order Execution Policy](#)

[Summary of Conflicts of Interest Policy](#)

[Client Categorisation](#)

[Complaints Handling Procedure](#)

[Risk Disclosure](#)

KEY INFORMATION DOCUMENT CFDs on Stocks

Purpose of the "Key Information Document" (KID):

This KID provides you with key information about the investment product. It is not marketing material. This 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.

1. Product – Contract for Differences (CFDs) on Stocks

This Product can be traded "Over The Counter" (OTC).

PRIP manufacturer:

Name: Trading Point of Financial Instruments UK Limited (the "Company")

Website: [Trading.com](https://www.trading.com)

Telephone number for additional information: +44 (0) 203 150 1500

Supervisory Authority: Financial Conduct Authority (FCA)

This Key Information Document was updated on **31.12.2022**.

You are about to purchase a Product that is not simple and may be difficult to understand.

2. What is this Product?

This Product can be traded "Over The Counter" (OTC).

- **Type**

This Product is a financial instrument of the following category: CFD on Stocks.

- **Objectives**

This Product creates a leveraged exposure to the movement of the value of the underlying asset. Its return is mainly affected by the price and volatility of the underlying asset, the extent of leverage used by the investor and the associated costs of the trade. The price of the underlying asset is driven by demand and supply which is greatly affected by various factors such as important political events (e.g. elections, referendums, etc), central bank announcements, economic and geopolitical developments and investors' behaviour.

Positions on this Product can be opened and closed 24 hours a day from Sunday 22:05 GMT to Friday 21:50 GMT.

This Product does NOT have a minimum holding period.

- **Intended retail investor**

Trading in this product will not be appropriate for everyone. This product would commonly be used by persons who want to generally gain short term exposures to financial instruments/markets; are using (trading with) money which they can afford to lose; have a diversified investment and savings portfolio; have a high risk tolerance; and understand the impact of and risks associated with margin trading.

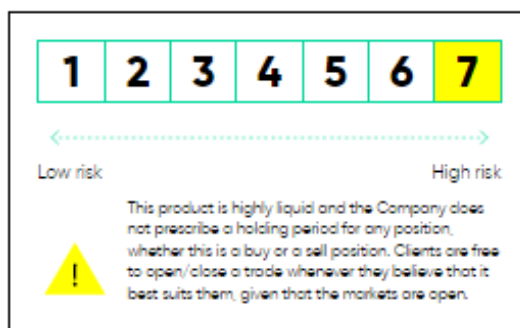
3. What are the risks and what could I get in return?

- **Summary Risk Indicator (SRI):**

The SRI 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 incur losses because of movements in the markets. We have classified this Product as 7 out of 7, which is the highest risk class.

It is possible to lose all of your investment, unless you set a limit to the financial loss resulting ('Stop Loss') from your investment. In addition, the investment may be lost if the Company is unable to pay out. However, you may benefit from a consumer protection scheme (see the section "what happens if we are unable to pay you"). It is

possible that additional investment payments to your initial investment may be required in order to avoid your open positions being stopped out.



• **Investment performance information**

CFDs are considered high-risk products. This means that potential losses from future performance of the product can be very high. CFDs are leveraged products that, due to the underlying market movement, can generate losses rapidly. The higher the leverage the higher the potential losses and/or profits.

Losses can exceed the amount initially invested in a given position and you may be required to deposit additional funds in order to maintain your positions. There is no capital protection against market risk, credit risk or liquidity risk. It is possible to lose part or all of the funds in your account.

You should also be aware of currency exposure risk. It is possible to buy or sell CFDs in a currency which is different than the base currency of your account. Your return also depends on the exchange rate between the two currencies. Certain market conditions may cause your CFD trade to be closed at a less favourable price, which could significantly impact your return.

We may close your open CFD contract if you do not maintain the minimum margin required, if you are in debt to the company, or if you contravene market regulations.

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.

• **What could affect my return positively?**

Returns can be generated for an investor by trading CFDs on Stocks where the closing price of a Buy (Long) order is higher than the opening price or where the closing price of a Sell (Short) order is lower than the opening price.

For example, one of the most known company in the world, listed on the NASDAQ stock exchange is Apple. When Apple announces positive news over their products and services, economic performance or future expectations, Apple's price is positively affected which in turn can positively affect Buy (Long) order on Apple.

• **What could affect my return negatively?**

Losses can be incurred by an investor when trading CFDs on Stocks where the closing price of a Buy (Long) order is lower than the opening price or where the closing price of a Sell (Short) order is higher than the opening price.

Taking into consideration the example above, an investor's Sell (Short) order on Apple could result in losses in case positive news regarding Apple are announced.

Severely adverse market movements can also negatively impact your investment. Should the equity on your account fall below the maintenance margin requirement, Trading.com will execute a "Margin Call" that will close any/all of your open positions. This may potentially result in the loss of all of your account's balance.

4. What happens if Trading Point of Financial Instruments UK Limited is unable to pay out?

All client money held by the Company are segregated from the Company's own funds and safeguarded with highly-rated credit institutions in Europe. The Company performs, on a daily basis, internal and external reconciliations as required by the FCA and prescribed by the rules of CASS 7 for the Company to ensure that it maintains adequate amounts in its client money accounts to cover all client funds.

In the unlikely event that the Company will be unable to pay you out, the client can contact the Financial Services Compensation Scheme (FSCS). The FSCS is the UK's statutory fund of last resort for customers of financial services firms. This means that FSCS can pay compensation to consumers, up to £85,000 per person per firm, if a financial services firm is unable, or likely to be unable, to pay claims against it. The actual level of compensation that will be paid out by FSCS will be based on your claim. The FSCS is an independent body, set up under the Financial Services & Markets Act 2000 (FSMA) which the Company is part of, as it is authorised and regulated by the FCA (FRN: 705428).

5. What are the costs?

This table shows the different types of cost categories:

	Commission	Not applicable
Cash and Futures One-off entry or exit costs	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. Information about spreads can be found on the Company's website
Cash only Ongoing costs	Daily holding costs (swaps)	A fee is charged to your account for every night that your position is held. This means the longer you hold a position, the more it costs. Information about swaps can be found on the Company's website

6. How long should I hold it and can I take my money out early?

Trading in CFD Products involves significant risk with frequent market movements and price changes. Clients are free to open/close a trade whenever they believe that it best fits, given that the markets are open. The Company does not prescribe a holding period for any position whether this is a buy or sell position. The client may choose to set a 'Stop Loss' or 'Take Profit' on his/her trade to minimise the risk of large, unexpected movements.

Clients can withdraw their total balance whenever they choose to do so, if there are no open positions on their trading account. In case there are open positions, the client can withdraw any amount in excess of the margin required for that particular trade, i.e., their 'free margin'. All withdrawal requests can be made from the 'Members' Area' section on the Company's website.

7. How can I complain?

Steps for lodging a complaint: Clients who wish to file a complaint must do so by submitting the relevant complaint form to the email address below, along with any relevant information.

Email address: complaints.uk@trading.com

The complaint form can be found in the "Members' Area" section on the Company's website.

8. Other relevant information

It is a legal requirement for the Company to provide its clients with the following documents and policies:

[Client Agreement – Terms & Conditions](#)

[Order Execution Policy](#)

[Summary of Conflicts of Interest Policy](#)

[Client Categorisation](#)

[Complaints Handling Procedure](#)

[Risk Disclosure](#)

KEY INFORMATION DOCUMENT CFDs on Commodities

Purpose of the “Key Information Document” (KID):

This KID provides you with key information about the investment product. It is not marketing material. This 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.

1. Product – Contract for Differences (CFDs) on Commodities

This Product can be traded "Over The Counter" (OTC).

PRIP manufacturer:

Name: Trading Point of Financial Instruments UK Limited (the "Company")

Website: [Trading.com](https://www.trading.com)

Telephone number for additional information: +44 (0) 203 150 1500

Supervisory Authority: Financial Conduct Authority (FCA)

This Key Information Document was updated on **31.12.2022**.

You are about to purchase a Product that is not simple and may be difficult to understand.

2. What is this Product?

This Product can be traded "Over The Counter" (OTC).

- **Type**

This Product is a financial instrument of the following category: CFD on Commodities.

- **Objectives**

This Product creates a leveraged exposure to the movement of the value of the underlying asset.

Its return is mainly affected by the price and volatility of the underlying asset, the extent of leverage used by the investor and the associated costs of the trade. The price of the underlying asset is driven by demand and supply which is greatly affected by various factors such as important political events (e.g. elections, referendums, etc), central bank announcements, economic and geopolitical developments and investors' behaviour.

Positions on this Product can be opened and closed 24 hours a day from Sunday 22:05 GMT to Friday 21:50 GMT.

This Product does NOT have a minimum holding period.

- **Intended retail investor**

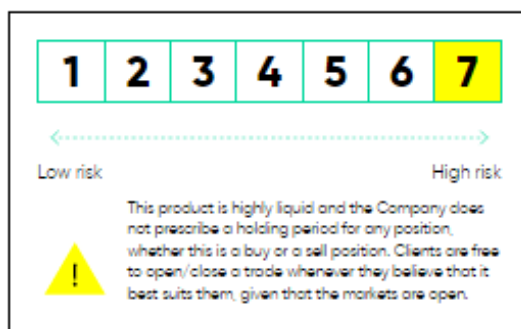
Trading in this product will not be appropriate for everyone. This product would commonly be used by persons who want to generally gain short term exposures to financial instruments/markets; are using (trading with) money which they can afford to lose; have a diversified investment and savings portfolio; have a high risk tolerance; and understand the impact of and risks associated with margin trading.

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

- **Summary Risk Indicator (SRI):**

The SRI 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 incur losses because of movements in the markets. We have classified this Product as 7 out of 7, which is the highest risk class.

It is possible to lose all of your investment, unless you set a limit to the financial loss resulting ('Stop Loss') from your investment. In addition, the investment may be lost if the Company is unable to pay out. However, you may benefit from a consumer protection scheme (see the section "what happens if we are unable to pay you"). It is possible that additional investment payments to your initial investment may be required in order to avoid your open positions being stopped out.



- **Investment performance information**

CFDs are considered high-risk products. This means that potential losses from future performance of the product can be very high. CFDs are leveraged products that, due to the underlying market movement, can generate losses rapidly. The higher the leverage the higher the potential losses and/or profits.

Losses can exceed the amount initially invested in a given position and you may be required to deposit additional funds in order to maintain your positions. There is no capital protection against market risk, credit risk or liquidity risk. It is possible to lose part or all of the funds in your account.

You should also be aware of currency exposure risk. It is possible to buy or sell CFDs in a currency which is different than the base currency of your account. Your return also depends on the exchange rate between the two currencies. Certain market conditions may cause your CFD trade to be closed at a less favourable price, which could significantly impact your return.

We may close your open CFD contract if you do not maintain the minimum margin required, if you are in debt to the company, or if you contravene market regulations.

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.

- **What could affect my return positively?**

Returns can be generated for an investor by trading CFDs on Commodities where the closing price of a Buy (Long) order is higher than the opening price or where the closing price of a Sell (Short) order is lower than the opening price. For example, the price of Oil is largely dependent on its global supply and demand. When the global demand for Oil rises, an investor's Buy (Long) order on Oil could be positively affected, since the price of Oil rises when demand increases and supply is limited.

- **What could affect my return negatively?**

Losses can be incurred by an investor when trading CFDs on Commodities where the closing price of a Buy order is lower than the opening price or where the closing price of a Sell (Short) order is higher than the opening price.

Taking into consideration the example above, an investor's Buy (Long) order on Oil could result in losses in the event its global demand falls.

Severely adverse market movements can also negatively impact your investment. Should the equity on your account fall below the maintenance margin requirement, Trading.com will execute a "Margin Call" that will close any/all of your open positions. This may potentially result in the loss of all of your account's balance.

4. What happens if Trading Point of Financial Instruments UK Limited is unable to pay out?

All client money held by the Company are segregated from the Company's own funds and safeguarded with highly-rated credit institutions in Europe. The Company performs, on a daily basis, internal and external reconciliations as required by the FCA and prescribed by the rules of CASS 7 for the Company to ensure that it maintains adequate amounts in its client money accounts to cover all client funds.

In the unlikely event that the Company will be unable to pay you out, the client can contact the Financial Services Compensation Scheme (FSCS). The FSCS is the UK's statutory fund of last resort for customers of financial services firms. This means that FSCS can pay compensation to consumers, up to £85,000 per person per firm, if a financial services firm is unable, or likely to be unable, to pay claims against it. The actual level of compensation that will be paid out by FSCS will be based on your claim. The FSCS is an independent body, set up under the Financial Services & Markets Act 2000 (FSMA) which the Company is part of, as it is authorised and regulated by the FCA (FRN: 705428).

5. What are the costs?

This table shows the different types of cost categories:

Cash and Futures One-off entry or exit costs	Commission	Not applicable
	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. Information about spreads can be found on the Company's website
Cash only Ongoing costs	Daily holding costs (swaps)	Not applicable

6. How long should I hold it and can I take my money out early?

Trading in CFD Products involves significant risk with frequent market movements and price changes. Clients are free to open/close a trade whenever they believe that it best fits, given that the markets are open. The Company does not prescribe a holding period for any position whether this is a buy or sell position. The client may choose to set a 'Stop Loss' or 'Take Profit' on his/her trade to minimise the risk of large, unexpected movements.

Clients can withdraw their total balance whenever they choose to do so, if there are no open positions on their trading account. In case there are open positions, the client can withdraw any amount in excess of the margin required for that particular trade, i.e., their 'free margin'. All withdrawal requests can be made from the 'Members' Area' section on the Company's website.

7. How can I complain?

Steps for lodging a complaint: Clients who wish to file a complaint must do so by submitting the relevant complaint form to the email address below, along with any relevant information.

Email address: complaints.uk@trading.com

The complaint form can be found in the "Members' Area" section on the Company's website.

8. Other relevant information

It is a legal requirement for the Company to provide its clients with the following documents and policies:

[Client Agreement – Terms & Conditions](#)

[Order Execution Policy](#)

[Summary of Conflicts of Interest Policy](#)

[Client Categorisation](#)

[Complaints Handling Procedure](#)

[Risk Disclosure](#)

**KEY INFORMATION DOCUMENT
CFDs on Equity Indices****Purpose of the "Key Information Document" (KID):**

This KID provides you with key information about the investment product. It is not marketing material. This 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.

1. Product – Contract for Differences (CFDs) on Equity Indices

This Product can be traded "Over The Counter" (OTC).

PRIP manufacturer:

Name: Trading Point of Financial Instruments UK Limited (the "Company")

Website: [Trading.com](https://www.trading.com)

Telephone number for additional information: +44 (0) 203 150 1500

Supervisory Authority: Financial Conduct Authority (FCA)

This Key Information Document was updated on **31.12.2022**.

You are about to purchase a Product that is not simple and may be difficult to understand.

2. What is this Product?

This Product can be traded "Over The Counter" (OTC).

- **Type**

This Product is a financial instrument of the following category: CFD on Equity Indices.

- **Objectives**

This Product creates a leveraged exposure to the movement of the value of the underlying asset. Its return is mainly affected by the price and volatility of the underlying asset, the extent of leverage used by the investor and the associated costs of the trade. The price of the underlying asset is driven by demand and supply which is greatly affected by various factors such as important political events (e.g. elections, referendums, etc), central bank announcements, economic and geopolitical developments and investors' behaviour.

Positions on this Product can be opened and closed 24 hours a day from Sunday 22:05 GMT to Friday 21:50 GMT.

This Product does NOT have a minimum holding period.

- **Intended retail investor**

Trading in this product will not be appropriate for everyone. This product would commonly be used by persons who want to generally gain short term exposures to financial instruments/markets; are using (trading with) money which they can afford to lose; have a diversified investment and savings portfolio; have a high risk tolerance; and understand the impact of and risks associated with margin trading.

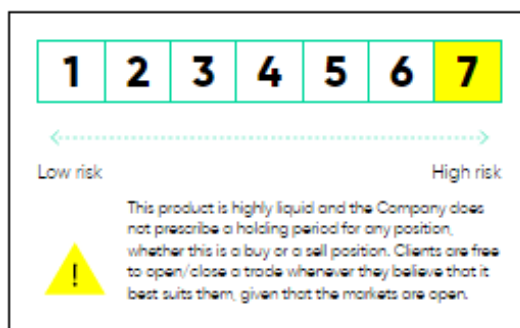
3. What are the risks and what could I get in return?

- **Summary Risk Indicator (SRI):**

The SRI 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 incur losses because of movements in the markets. We have classified this Product as 7 out of 7, which is the highest risk class.

It is possible to lose all of your investment, unless you set a limit to the financial loss resulting ('Stop Loss') from your investment. In addition, the investment may be lost if the Company is unable to pay out. However, you may benefit from a consumer protection scheme (see the section "what happens if we are unable to pay you"). It is

possible that additional investment payments to your initial investment may be required in order to avoid your open positions being stopped out.



- **Investment performance information**

CFDs are considered high-risk products. This means that potential losses from future performance of the product can be very high. CFDs are leveraged products that, due to the underlying market movement, can generate losses rapidly. The higher the leverage the higher the potential losses and/or profits.

Losses can exceed the amount initially invested in a given position and you may be required to deposit additional funds in order to maintain your positions. There is no capital protection against market risk, credit risk or liquidity risk. It is possible to lose part or all of the funds in your account.

You should also be aware of currency exposure risk. It is possible to buy or sell CFDs in a currency which is different than the base currency of your account. Your return also depends on the exchange rate between the two currencies. Certain market conditions may cause your CFD trade to be closed at a less favourable price, which could significantly impact your return.

We may close your open CFD contract if you do not maintain the minimum margin required, if you are in debt to the company, or if you contravene market regulations.

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.

- **What could affect my return positively?**

Returns can be generated for an investor by trading CFDs on an Index where the closing price of a Buy (Long) order is higher than the opening price or where the closing price of a Sell (Short) order is lower than the opening price.

For example, an investor's Buy (Long) order on US30 could be positively affected in case positive news about manufacturing industries are announced.

- **What could affect my return negatively?**

Losses can be incurred by an investor by trading CFDs on an Index where the closing price of a Buy (Long) order is lower than the opening price or where the closing price of a Sell (Short) order is higher than the opening price.

Taking into consideration the example above, an investor's Sell (Short) order on US30 could result in losses in case positive news are announced about manufacturing industries.

Severely adverse market movements can also negatively impact your investment. Should the equity on your account fall below the maintenance margin requirement, Trading.com will execute a "Margin Call" that will close any/all of your open positions. This may potentially result in the loss of all of your account's balance.

4. What happens if Trading Point of Financial Instruments UK Limited is unable to pay out?

All client money held by the Company are segregated from the Company's own funds and safeguarded with highly-rated credit institutions in Europe. The Company performs, on a daily basis, internal and external reconciliations as required by the FCA and prescribed by the rules of CASS 7 for the Company to ensure that it maintains adequate amounts in its client money accounts to cover all client funds.

In the unlikely event that the Company will be unable to pay you out, the client can contact the Financial Services Compensation Scheme (FSCS). The FSCS is the UK's statutory fund of last resort for customers of financial services firms. This means that FSCS can pay compensation to consumers, up to £85,000 per person per firm, if a financial services firm is unable, or likely to be unable, to pay claims against it. The actual level of compensation that will be paid out by FSCS will be based on your claim. The FSCS is an independent body, set up under the Financial Services & Markets Act 2000 (FSMA) which the Company is part of, as it is authorised and regulated by the FCA (FRN: 705428).

5. What are the costs?

This table shows the different types of cost categories:

	Commission	Not applicable
Cash and Futures One-off entry or exit costs	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. Information about spreads can be found on the Company's website
Cash only Ongoing costs	Daily holding costs (swaps)	A fee is charged to your account for every night that your position is held. This means the longer you hold a position, the more it costs. Information about swaps can be found on the Company's website

6. How long should I hold it and can I take my money out early?

Trading in CFD Products involves significant risk with frequent market movements and price changes. Clients are free to open/close a trade whenever they believe that it best fits, given that the markets are open. The Company does not prescribe a holding period for any position whether this is a buy or sell position. The client may choose to set a 'Stop Loss' or 'Take Profit' on his/her trade to minimise the risk of large, unexpected movements.

Clients can withdraw their total balance whenever they choose to do so, if there are no open positions on their trading account. In case there are open positions, the client can withdraw any amount in excess of the margin required for that particular trade, i.e., their 'free margin'. All withdrawal requests can be made from the 'Members' Area' section on the Company's website.

7. How can I complain?

Steps for lodging a complaint: Clients who wish to file a complaint must do so by submitting the relevant complaint form to the email address below, along with any relevant information.

Email address: complaints.uk@trading.com

The complaint form can be found in the "Members' Area" section on the Company's website.

8. Other relevant information

It is a legal requirement for the Company to provide its clients with the following documents and policies:

[Client Agreement – Terms & Conditions](#)

[Order Execution Policy](#)

[Summary of Conflicts of Interest Policy](#)

[Client Categorisation](#)

[Complaints Handling Procedure](#)

[Risk Disclosure](#)

KEY INFORMATION DOCUMENT CFDs on Precious Metals

Purpose of the "Key Information Document" (KID):

This KID provides you with key information about the investment product. It is not marketing material. This 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.

1. Product – Contract for Differences (CFDs) on Precious Metals

This Product can be traded "Over The Counter" (OTC).

PRIP manufacturer:

Name: Trading Point of Financial Instruments UK Limited (the "Company")

Website: [Trading.com](https://www.trading.com)

Telephone number for additional information: +44 (0) 203 150 1500

Supervisory Authority: Financial Conduct Authority (FCA)

This Key Information Document was updated on **31.12.2022**.

You are about to purchase a Product that is not simple and may be difficult to understand.

2. What is this Product?

This Product can be traded "Over The Counter" (OTC).

- **Type**

This Product is a financial instrument of the following category: CFD on Precious Metals.

- **Objectives**

This Product creates a leveraged exposure to the movement of the value of the underlying asset. Its return is mainly affected by the price and volatility of the underlying asset, the extent of leverage used by the investor and the associated costs of the trade. The price of the underlying asset is driven by demand and supply which is greatly affected by various factors such as important political events (e.g. elections, referendums, etc), central bank announcements, economic and geopolitical developments and investors' behaviour.

Positions on this Product can be opened and closed 24 hours a day from Sunday 22:05 GMT to Friday 21:50 GMT.

This Product does NOT have a minimum holding period.

- **Intended retail investor**

Trading in this product will not be appropriate for everyone. This product would commonly be used by persons who want to generally gain short term exposures to financial instruments/markets; are using (trading with) money which they can afford to lose; have a diversified investment and savings portfolio; have a high risk tolerance; and understand the impact of and risks associated with margin trading.

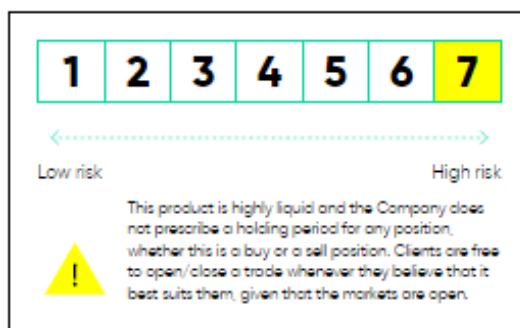
3. What are the risks and what could I get in return?

- **Summary Risk Indicator (SRI):**

The SRI 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 incur losses because of movements in the markets. We have classified this Product as 7 out of 7, which is the highest risk class.

It is possible to lose all of your investment, unless you set a limit to the financial loss resulting ('Stop Loss') from your investment. In addition, the investment may be lost if the Company is unable to pay out. However, you may benefit from a consumer protection scheme (see the section "what happens if we are unable to pay you"). It is

possible that additional investment payments to your initial investment may be required in order to avoid your open positions being stopped out.



- **Investment performance information**

CFDs are considered high-risk products. This means that potential losses from future performance of the product can be very high. CFDs are leveraged products that, due to the underlying market movement, can generate losses rapidly. The higher the leverage the higher the potential losses and/or profits.

Losses can exceed the amount initially invested in a given position and you may be required to deposit additional funds in order to maintain your positions. There is no capital protection against market risk, credit risk or liquidity risk. It is possible to lose part or all of the funds in your account.

You should also be aware of currency exposure risk. It is possible to buy or sell CFDs in a currency which is different than the base currency of your account. Your return also depends on the exchange rate between the two currencies. Certain market conditions may cause your CFD trade to be closed at a less favourable price, which could significantly impact your return.

We may close your open CFD contract if you do not maintain the minimum margin required, if you are in debt to the company, or if you contravene market regulations.

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.

- **What could affect my return positively?**

Returns can be generated for an investor by trading CFDs on Metals where the closing price of a Buy (Long) order is higher than the opening price or where the closing price of a Sell (Short) order is lower than the opening price.

The price of Gold closely follows the pulse of political change and unrest in the marketplace. This makes, Gold an excellent hedge against uncertainty in other markets during turbulent times. For example, if inflation is high the price of Gold will rise as it is considered an excellent hedge against inflation because it preserves its purchasing power, an investor's Buy (Long) order on Gold could be affected positively.

- **What could affect my return negatively?**

Losses can be incurred by an investor when trading CFDs on Metals where the closing price of a Buy (Long) order is lower than the opening price or where the closing price of a Sell (Short) order is higher than the opening price.

Taking into consideration the above example, an investor's Sell (Short) order on Gold could be negatively affected during periods of high inflation.

Severely adverse market movements can also negatively impact your investment. Should the equity on your account fall below the maintenance margin requirement, Trading.com will execute a "Margin Call" that will close any/all of your open positions. This may potentially result in the loss of all of your account's balance.

4. What happens if Trading Point of Financial Instruments UK Limited is unable to pay out?

All client money held by the Company are segregated from the Company's own funds and safeguarded with highly-rated credit institutions in Europe. The Company performs, on a daily basis, internal and external

reconciliations as required by the FCA and prescribed by the rules of CASS 7 for the Company to ensure that it maintains adequate amounts in its client money accounts to cover all client funds.

In the unlikely event that the Company will be unable to pay you out, the client can contact the Financial Services Compensation Scheme (FSCS). The FSCS is the UK's statutory fund of last resort for customers of financial services firms. This means that FSCS can pay compensation to consumers, up to £85,000 per person per firm, if a financial services firm is unable, or likely to be unable, to pay claims against it. The actual level of compensation that will be paid out by FSCS will be based on your claim. The FSCS is an independent body, set up under the Financial Services & Markets Act 2000 (FSMA) which the Company is part of, as it is authorised and regulated by the FCA (FRN: 705428).

5. What are the costs?

This table shows the different types of cost categories:

	Commission	Not applicable
Cash and Futures One-off entry or exit costs	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. Information about spreads can be found on the Company's website
Cash only Ongoing costs	Daily holding costs (swaps)	A fee is charged to your account for every night that your position is held. This means the longer you hold a position, the more it costs. Information about swaps can be found on the Company's website

6. How long should I hold it and can I take my money out early?

Trading in CFD Products involves significant risk with frequent market movements and price changes. Clients are free to open/close a trade whenever they believe that it best fits, given that the markets are open. The Company does not prescribe a holding period for any position whether this is a buy or sell position. The client may choose to set a 'Stop Loss' or 'Take Profit' on his/her trade to minimise the risk of large, unexpected movements.

Clients can withdraw their total balance whenever they choose to do so, if there are no open positions on their trading account. In case there are open positions, the client can withdraw any amount in excess of the margin required for that particular trade, i.e., their 'free margin'. All withdrawal requests can be made from the 'Members' Area' section on the Company's website.

7. How can I complain?

Steps for lodging a complaint: Clients who wish to file a complaint must do so by submitting the relevant complaint form to the email address below, along with any relevant information.

Email address: complaints.uk@trading.com

The complaint form can be found in the "Members' Area" section on the Company's website.

8. Other relevant information

It is a legal requirement for the Company to provide its clients with the following documents and policies:

[Client Agreement – Terms & Conditions](#)

[Order Execution Policy](#)

[Summary of Conflicts of Interest Policy](#)

[Client Categorisation](#)

[Complaints Handling Procedure](#)

[Risk Disclosure](#)

KEY INFORMATION DOCUMENT CFDs on Energies

Purpose of the "Key Information Document" (KID):

This KID provides you with key information about the investment product. It is not marketing material. This 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.

1. Product – Contract for Differences (CFDs) on Energies

This Product can be traded "Over The Counter" (OTC).

PRIP manufacturer:

Name: Trading Point of Financial Instruments UK Limited (the "Company")

Website: [Trading.com](https://www.trading.com)

Telephone number for additional information: +44 (0) 203 150 1500

Supervisory Authority: Financial Conduct Authority (FCA)

This Key Information Document was updated on **31.12.2022**.

You are about to purchase a Product that is not simple and may be difficult to understand.

2. What is this Product?

This Product can be traded "Over The Counter" (OTC).

- **Type**

This Product is a financial instrument of the following category: CFD on Energies.

- **Objectives**

This Product creates a leveraged exposure to the movement of the value of the underlying asset.

Its return is mainly affected by the price and volatility of the underlying asset, the extent of leverage used by the investor and the associated costs of the trade. The price of the underlying asset is driven by demand and supply which is greatly affected by various factors such as important political events (e.g. elections, referendums, etc), central bank announcements, economic and geopolitical developments and investors' behaviour.

Positions on this Product can be opened and closed 24 hours a day from Sunday 22:05 GMT to Friday 21:50 GMT.

This Product does NOT have a minimum holding period.

- **Intended retail investor**

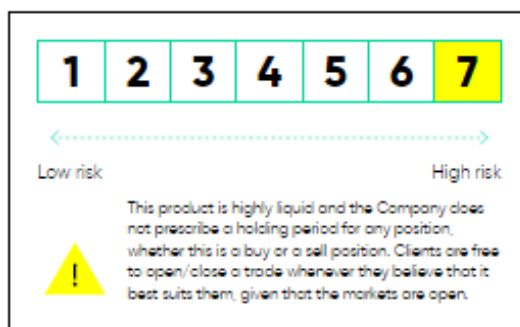
Trading in this product will not be appropriate for everyone. This product would commonly be used by persons who want to generally gain short term exposures to financial instruments/markets; are using (trading with) money which they can afford to lose; have a diversified investment and savings portfolio; have a high risk tolerance; and understand the impact of and risks associated with margin trading.

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

- **Summary Risk Indicator (SRI):**

The SRI 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 incur losses because of movements in the markets. We have classified this Product as 7 out of 7, which is the highest risk class.

It is possible to lose all of your investment, unless you set a limit to the financial loss resulting ('Stop Loss') from your investment. In addition, the investment may be lost if the Company is unable to pay out. However, you may benefit from a consumer protection scheme (see the section "what happens if we are unable to pay you"). It is possible that additional investment payments to your initial investment may be required in order to avoid your open positions being stopped out.



- **Investment performance information**

CFDs are considered high-risk products. This means that potential losses from future performance of the product can be very high. CFDs are leveraged products that, due to the underlying market movement, can generate losses rapidly. The higher the leverage the higher the potential losses and/or profits.

Losses can exceed the amount initially invested in a given position and you may be required to deposit additional funds in order to maintain your positions. There is no capital protection against market risk, credit risk or liquidity risk. It is possible to lose part or all of the funds in your account.

You should also be aware of currency exposure risk. It is possible to buy or sell CFDs in a currency which is different than the base currency of your account. Your return also depends on the exchange rate between the two currencies. Certain market conditions may cause your CFD trade to be closed at a less favourable price, which could significantly impact your return.

We may close your open CFD contract if you do not maintain the minimum margin required, if you are in debt to the company, or if you contravene market regulations.

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.

- **What could affect my return positively?**

Returns can be generated for an investor by trading CFDs on Commodities where the closing price of a Buy (Long) order is higher than the opening price or where the closing price of a Sell (Short) order is lower than the opening price. For example, the price of Oil is largely dependent on its global supply and demand. When the global demand for Oil rises, an investor's Buy (Long) order on Oil could be positively affected, since the price of Oil rises when demand increases and supply is limited.

- **What could affect my return negatively?**

Losses can be incurred by an investor when trading CFDs on Commodities where the closing price of a Buy order is lower than the opening price or where the closing price of a Sell (Short) order is higher than the opening price.

Taking into consideration the example above, an investor's Buy (Long) order on Oil could result in losses in the event its global demand falls.

Severely adverse market movements can also negatively impact your investment. Should the equity on your account fall below the maintenance margin requirement, Trading.com will execute a "Margin Call" that will close any/all of your open positions. This may potentially result in the loss of all of your account's balance.

4. What happens if Trading Point of Financial Instruments UK Limited is unable to pay out?

All client money held by the Company are segregated from the Company's own funds and safeguarded with highly-rated credit institutions in Europe. The Company performs, on a daily basis, internal and external reconciliations as required by the FCA and prescribed by the rules of CASS 7 for the Company to ensure that it maintains adequate amounts in its client money accounts to cover all client funds.

In the unlikely event that the Company will be unable to pay you out, the client can contact the Financial Services Compensation Scheme (FSCS). The FSCS is the UK's statutory fund of last resort for customers of financial services firms. This means that FSCS can pay compensation to consumers, up to £85,000 per person per firm, if a financial services firm is unable, or likely to be unable, to pay claims against it. The actual level of compensation that will be paid out by FSCS will be based on your claim. The FSCS is an independent body, set up under the Financial Services & Markets Act 2000 (FSMA) which the Company is part of, as it is authorised and regulated by the FCA (FRN: 705428).

5. What are the costs?

This table shows the different types of cost categories:

Cash and Futures One-off entry or exit costs	Commission	Not applicable
	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. Information about spreads can be found on the Company's website
Cash only Ongoing costs	Daily holding costs (swaps)	Not applicable

6. How long should I hold it and can I take my money out early?

Trading in CFD Products involves significant risk with frequent market movements and price changes. Clients are free to open/close a trade whenever they believe that it best fits, given that the markets are open. The Company does not prescribe a holding period for any position whether this is a buy or sell position. The client may choose to set a 'Stop Loss' or 'Take Profit' on his/her trade to minimise the risk of large, unexpected movements.

Clients can withdraw their total balance whenever they choose to do so, if there are no open positions on their trading account. In case there are open positions, the client can withdraw any amount in excess of the margin required for that particular trade, i.e., their 'free margin'. All withdrawal requests can be made from the 'Members' Area' section on the Company's website.

7. How can I complain?

Steps for lodging a complaint: Clients who wish to file a complaint must do so by submitting the relevant complaint form to the email address below, along with any relevant information.

Email address: complaints.uk@trading.com

The complaint form can be found in the "Members' Area" section on the Company's website.

8. Other relevant information

It is a legal requirement for the Company to provide its clients with the following documents and policies:

[Client Agreement – Terms & Conditions](#)

[Order Execution Policy](#)

[Summary of Conflicts of Interest Policy](#)

[Client Categorisation](#)

[Complaints Handling Procedure](#)

[Risk Disclosure](#)