

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.

GENERAL INFORMATION

Name of product: Contracts for Difference (CFD) on Foreign Exchange (FX) provided by Streams Financial Services Limited, which is authorised and supervised by Cyprus Securities and Exchange Commission (CySEC) as a Cyprus Investment Firm with License Number 376/19

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ALERT

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

What is this product?

Type

The product is Contracts for Difference ("CFD") on Commodity (i.e. agricultural, metal, energy). A CFD is a tradable instrument that allows you to obtain an indirect exposure to an underlying asset or instrument. CFDs on Commodities are traded Over-The-Counter (OTC). The Company is the agent for the execution of your trades. CFDs are leveraged products, enabling investors to make transactions with only a small margin (deposit). The underlying asset or instrument is never actually owned by you and the profit or loss is determined by the difference between the buying and the selling price of the CFD, minus any relevant costs (detailed below). This means you will never own the underlying asset, but you will make gains or incur losses as a result of price movements in the underlying asset.

As an example, if you have USD based account and enter into a Buy trade for a CFD on Oil (1 lot equals 1000 barrels) when the underlying price of Oil future is USD 60.00, we will ask you to place a margin with us to enable you to trade. If the leverage is 1:10, this means that as a minimum (required margin) you will need to place USD 60.00 (0.01 lot) with us. If the price of Oil future goes to USD 65.00, you will profit USD 50.00, minus any relevant costs (detailed below). If the price of the Oil future goes to USD 55.00, you will lose USD 50.00, plus any relevant costs (detailed below). Depending on whether we apply any notifications when your account is close to margin calls, we may ask you for more money to ensure your trade / position remains open, otherwise we may be forced to close your position. You will never lose more than the Equity of your trading account as we offer Negative Balance Protection.

Objectives

The objective of trading CFDs on Indices is to speculate on price movements (generally over the short term) in an underlying instrument, without actually buying or selling the underlying asset or future instrument. Your return depends on movements in the price of the underlying future instrument and the size of your position. Through your trading with us, you receive the exposure to the performance of the underlying instruments, but you do not receive any ownership or other rights to such underlying asset or future instrument. This product is appropriate only for speculative investment purposes.

Trading in CFDs on Commodities carries a high level of risk and thus can generate great profits as well as great losses. You should never invest more than you are willing to lose, as it is possible to lose your all investment. Prior to commencing trading in CFDs on Commodities it is prudent to consult with this KID and evaluate whether trading in CFDs on Commodities is appropriate for you.

Intended retail investor

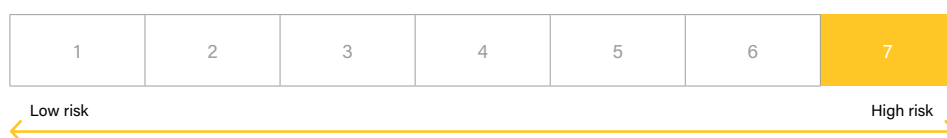
Trading in this product is highly speculative and involves a significant risk of loss. This product is for clients with a relatively short-term investment horizon, and is NOT suitable for ALL investors but only for those who i) understand and are willing to bear the risks

involved, including the risks associated with margin trading; ii) possess the necessary experience and knowledge about trading in derivatives and the underlying instruments; have for objective hedging their business foreigner exchange risk, and speculation over short term, and iii) are financially able to bear the risk of a total loss of their invested amounts, subject to the negative balance protection mechanism offered by the Company.

Term

CFDs on FOREX generally have no expiration date and therefore it is up to you to open and close your position. You should be aware that if your margin level reaches or falls below the Margin Close Out Level of 50%, you will receive a stop out or margin call and your positions will start liquidating, without notice by us to you, starting with the highest losses.

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



This indicator measures the level of risk at which your investment may be exposed.

The risk category is not guaranteed and may shift over time. The lowest category does not mean «risk-free». The CFDs on FOREX display a grade of 7 on a scale ranging from 1 to 7 (1 being the less risky category). They therefore exhibit (because also of leverage) the highest risk characteristics.

This product does not include any protection from future market performance so you could lose all your investment. The Client could place Stop Loss to limit potential losses and Take Profit to collect profits.

CFDs as leveraged products can cause rapid loss. There is no protection against market, credit and liquidity risk.

PERFORMANCE SCENARIOS

The performance scenarios represent general situations of changes in the prices of CFDs in Commodities and their impact on the return of the Client's investment in monetary and percentage terms. These scenarios are general and applicable to the range of CFDs on Commodities offered by the Company.

Presented example shows intraday trade.

As an example, if you enter into a Buy trade for a CFD (1 lot equals 1000 barrels) on Oil when the underlying price of Oil future is USD 60.00, we will ask you to place a margin with us to enable you to trade. If the margin is 1:10, this means that as a minimum you will need to place USD 6000.00 with us. Costs of execution are not included in this section but are presented in detailed in the Section 'Fees and charges'. Costs of execution must be taken into consideration when planning your trading activity.

LONG PERFORMANCE SCENARIO	CLOSING PRICE	PRICE CHANGE	PROFIT /LOSS \$	SHORT PERFORMANCE SCENARIO	CLOSING PRICE	PRICE CHANGE	PROFIT /LOSS \$
Favorable	61.2	2%	1200	Favorable	58.8	2%	1200
Moderate	60.3	0.5%	300	Moderate	59.7	0.5%	300
Unfavorable	58.8	- 2%	-1200	Unfavorable	61.2	- 2%	-1200
Stress	53.4	-11%	-6600	Stress	66.6	-11%	-6600

In the Stress scenario the client would reach stop out level and the positions would be liquidated, and the client would benefit from negative balance protection.

Markets developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

WHAT HAPPENS IF STREAMS FINANCIAL SERVICES LIMITED IS UNABLE TO PAY OUT?

If Streams Financial Services Ltd is unable to meet its financial obligations to you, this could cause you to lose the value of your investment. Streams Financial Services Ltd segregates your funds from its own money in accordance with the regulatory requirements. Should segregation fail, your investment is covered by the Investor Compensation Fund ("ICF") for the Clients of Cyprus Investment Firms ("CIFs"), which covers eligible investments up to €20,000 per person, per firm. See <https://www.cysec.gov.cy/el-GR/complaints/tae/>

WHAT ARE THE COSTS?

This table shows the different types of costs involved when you trade CFD products.

ONE-OFF COST AT THE TIME OF YOUR TRADE	<p>Spread (entry cost) Spread is the difference, usually indicated in pips, between the Bid and Ask price and reflects, in part, the spread of the underlying instrument. The Spread values vary for different accounts and depends on the commodity that is the underlining instrument. The min value of the spreads is 1 pip and is floating; therefore, it may increase depending on the volatility and liquidity.</p> <p>Mark-ups start from 1,6 pips and are embedded in the spread price.</p>
ONGOING COSTS	<p>Commission is based on volume transaction and is one charge for both opening and closing a position, based on account type commission starts from 3.5 per side per 100,000 traded</p> <p>Currency Conversion the cost charged for converting realized profit/loss from the instrument currency to the account currency.</p> <p>Swaps (financing) is the fee for keeping the position opened over the night. The swap can be positive or negative depending on the instrument. Swap for the opened positions is calculated at 23:59:59 – 00:00:00 (EET), Monday to Friday.</p> <p>Swap value = Number of lots x Swap rate x Number of nights x Currency Conversion Price.</p> <p>Example 1: 4 (number of lots) x -4.9752 (long US OIL) x 4 (number of nights*) x 1 (USD/USD) = -\$79.60</p> <p>Example 2: 2 (number of lots) x 0.5281 (short US OIL) x 3 (number of nights*) x 1 (USD/USD) = \$3.16</p> <p>*CFD on Forex position opened on Tuesday and closed on Thursday (triple swap is charged from Wednesday to Thursday night as it includes the charge for the weekend).</p>
INCIDENTAL COSTS	<p>Service Fee and Inactivity Fee, specified charges are accessible in the Costs and Charges document, available on Company's website.</p>

For more information, please visit Company's website.

HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

CFDs are intended for short-term trading, in some cases intraday, and are generally not suitable for long-term investments. There is no recommended holding period and no cancellation period. You can open and close a CFD on an FX pair at any time during the market trading hours of each CFD.

HOW CAN I COMPLAIN?

If you wish to make a complaint, you can submit it by email compliance@streamsfx.com. For more details please see our Complaints Handling Procedure available on Company's website. If you are not satisfied with our final response to your complaint, you may refer your complaint to the Financial Ombudsman Service.

OTHER RELEVANT INFORMATION

You should ensure that you read the Terms and Conditions, Privacy Policy, Conflict of Interest Policy, Investor Compensation Fund, Best interest and Order Execution Policy and Risk Disclosure and Warning Notice available on Company's website. Such information is also available on request.