

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 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 currency pairs ("FOREX"). A CFD is a tradable instrument that allows you to obtain an indirect exposure to an underlying asset or instrument, in this case a currency pair, also known as "Forex pair". CFDs on FOREX 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. Currencies are traded in pairs and these pairs fall under three categories; Majors, Minors and Exotics

As an example, if you have EUR based account and enter into a Buy trade for a CFD on EUR/USD when the underlying price of EUR/USD is 1.20, we will ask you to place a margin with us to enable you to trade. If the leverage is 1:30, this means that as a minimum margin (0.01 lot) you will need to place EUR 33.33 with us. If the price of EUR/USD goes to 1.25, you will profit EUR 40, minus any relevant costs (detailed below). If price drops to 1.15, you will lose EUR 43.48, 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 FOREX is to speculate on price movements (generally over the short term) in an underlying instrument (currency pair), without buying or selling the underlying currency pair. Your return depends on movements in the price of the underlying 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. This product is appropriate for speculative investment purposes. Trading in CFDs on FOREX 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 FOREX it is prudent to consult with this KID and evaluate whether trading in CFDs in FOREX is appropriate for you.

Intended retail investor

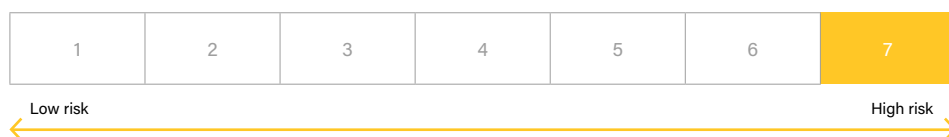
Trading in this product is highly speculative and involves a significant risk of loss. This product is for clients with a relatively short-term investment horizon, and is NOT suitable for ALL investors but only for those who i) understand and are willing to bear the risks

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 FOREX 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 currency pairs offered by the Company.

Presented example shows intraday trade.

The example below involves buying and selling 1 lot CFD of EUR/USD currency pair, using leverage of 1:30 and the Client deposited and invested 3333,33 Euros (required margin), opening price 1.1800. Costs of execution are not included in this section but are presented in detailed in the section devoted to costs. 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	1.2036	2%	1960.78	Favorable	1.1564	2%	2040.82
Moderate	1.1859	0.5%	497.51	Moderate	1.1741	0.5%	502.51
Unfavorable	1.1564	- 2%	- 2040.82	Unfavorable	1.2036	- 2%	-1960.78
Stress	1.1210	-5%	- 5263.16	Stress	1.2390	-5%	-4761.90

In the Stress scenario the client would reach stop out level and the position 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	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 currency pair 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.
	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
	Currency Conversion the cost charged for converting realized profit/loss from the instrument currency to the account currency.
ONGOING COSTS	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. Swap value = Number of lots x contact size x Swap rate x Number of nights. Example 1: 4 (number of lots) x 100000 x -0.00009861 (long EUR/USD) x 4 (number of nights*) = -\$157.77 Example 2: 2 (number of lots) x 100000 x 0.00004037 (short EUR/USD) x 3 (number of nights*) = \$24.22 *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).
INCIDENTAL COSTS	Service Fee and Inactivity Fee, specified charges are accessible in the Costs and Charges document, available on Company's website.

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.