RISK DISCLOSURE

The Company is required by regulation to inform you of the inherent risks associated with trading. By entering into over-the-counter ("OTC") contracts for differences ("CFDs") and foreign exchange contracts ("FX Contracts") with IFM Capital (the "Company"), you, the undersigned ("Customer," "you," or "your"), acknowledge, understand, and accept the following terms:

1. TRADING IS VERY SPECULATIVE AND RISKY

Trading in CFDs and FX Contracts is inherently speculative, carries significant risks of loss, and is not suitable for all investors. It is only suitable for those customers who:

- Understand and are willing to accept the economic, legal, and other risks involved.
- Are experienced and knowledgeable in trading derivatives and underlying asset types.
- Are financially capable of sustaining losses exceeding their margin or deposits, as investors may lose the entire value of the contract, not just the margin or deposit.

CFDs and FX Contracts are generally unsuitable for retirement or pension funds. Trading these instruments is among the riskiest forms of investment and may result in substantial financial loss. By trading, you confirm that you understand these risks and are financially and otherwise capable of assuming them, including the possibility of losing your entire account balance without affecting your standard of living.

2. RISKS ASSOCIATED WITH LONG CFD POSITIONS (FOR PURCHASERS OF CFDS)

Holding a long CFD position means you are purchasing CFDs with the expectation that the market price of the underlying asset will rise between the time of purchase and sale.

As the holder of a long position, you will generally realize a profit if the market price of the underlying asset rises while your CFD long position is open. Conversely, you will generally incur a loss if the market price of the underlying asset declines while the CFD long position is open.

Your potential loss could exceed the initial margin deposited. Additionally, a lack of sufficient liquidity to meet margin requirements could result in the closure of your position, which may result in a loss.

3. RISKS ASSOCIATED WITH SHORT CFD POSITIONS (FOR SELLERS OF CFDS)

Holding a short CFD position means you are selling CFDs with the expectation that the market price of the underlying asset will fall between the time of purchase and sale.

As the holder of a short position, you will generally realize a profit if the market price of the underlying asset falls while your CFD short position is open. On the other hand, you will generally incur a loss if the market price of the underlying asset rises while your CFD short position is open.

Your potential loss could exceed the initial margin deposited. Furthermore, if you do not have sufficient liquidity to meet margin requirements, your position may be closed, which could result in a loss.

4. HIGH LEVERAGE AND LOW MARGINS CAN LEAD TO RAPID LOSSES

Both CFDs and FX Contracts involve a high degree of leverage or "gearing," which makes trading these instruments riskier than investing directly in the underlying asset. The margining system typically requires a small deposit relative to the size of the trade, meaning that even a small price movement in the underlying asset can have a disproportionately large effect on your trade. This can be both beneficial and detrimental.

A small price movement in your favor may result in a significant return on your deposit; however, a small price movement against you could result in substantial losses.

Your losses cannot exceed the balance of your account, which is adjusted to zero if losses surpass the amount deposited. These types of losses can occur rapidly. The greater the leverage, the greater the risk. The leverage level therefore influences the outcome of your investment.

5. MARGIN REQUIREMENTS

Customers are required to maintain the minimum margin requirements for their open positions at all times. It is the Customer’s responsibility to monitor their account balance.

If the margin in your account falls below the required level, you may receive a margin call, requiring you to deposit additional funds. The Company reserves the right to liquidate any or all open positions if the minimum margin requirement is not met, which may result in your CFDs or FX Contracts being closed at a loss, for which you will be liable.

6. CASH SETTLEMENT

The Customer acknowledges that CFDs and FX Contracts are cash-settled, with the difference between the buying and selling price determining the outcome of the investment.

7. OTC TRANSACTIONS

CFD and FX Contract transactions with the Company are conducted over-the-counter (OTC), meaning they are not executed on a recognized or designated investment exchange. All positions entered into with the Company must be closed with the Company and cannot be closed with any other entity.

OTC transactions may carry greater risk than on-exchange trades, as there is no exchange market in which to close an open position. This may make it difficult to liquidate an existing position, evaluate the value of an OTC transaction, or assess your exposure to risk.

The Company may not always quote bid and ask prices in accordance with best execution policies. There is no central clearing and no third-party guarantee regarding the Company's payment obligations. You must rely on the Company for the performance of all contracts in your account, including the return of any margin or collateral.

8. CFDS AND FX CONTRACTS

Trading CFDs and FX Contracts carries significant risks. The leverage involved means that even a small market movement can result in a much larger movement in the value of your liability. You should be aware of the implications of this, particularly in relation to margin requirements.

9. PRICES, MARGIN, AND VALUATIONS ARE SET BY THE COMPANY AND MAY DIFFER FROM OTHER SOURCES

The Company will provide prices for trading, valuing Customer positions, and determining margin requirements in accordance with its Trading Policies and Procedures. The performance of your CFD or FX Contract will depend on the prices set by the Company and fluctuations in the underlying asset. Each underlying asset carries specific risks that will affect the result of the CFD.

10. EXTENT OF LOSSES

When you hold a short position and the price increases, your losses may not become apparent until you close the position. You should perform sufficient analysis before entering any transaction to ensure that you can manage the risk associated with your position.

11. RIGHTS TO UNDERLYING ASSETS

You have no rights or obligations concerning the underlying assets of your CFDs or FX Contracts. CFDs may be based on a variety of underlying assets, such as stocks, indices, currencies, and commodities.

12. CURRENCY RISK

Investing in FX Contracts and CFDs involving an underlying asset in a currency different from your base currency carries currency risk. If the CFD or FX Contract is settled in a currency other than your base currency, fluctuations in exchange rates may impact the value of your return when converted into your base currency.

13. ONE-CLICK TRADING AND IMMEDIATE EXECUTION

The Company's online trading system facilitates immediate execution of Customer orders once the notional amount is entered, and "Buy/Sell" is clicked. This means there is no opportunity to

review the order after submission, and market orders cannot be canceled or modified. This feature may differ from other systems you may have used. It is recommended to use the demo trading system to familiarize yourself with the Company's platform before trading with real funds.

By using the online trading system, you accept the immediate transmission/execution feature and the associated risks.

14. THE COMPANY IS NOT AN ADVISER OR FIDUCIARY

Any market recommendations provided by the Company are general and not personal investment advice. These recommendations have not considered your personal financial situation, objectives, or circumstances. They do not constitute an offer to buy or sell any financial instruments, including FX Contracts or CFDs.

All decisions to enter into CFD or FX Contract trades are made independently by the Customer. The Company does not act as an advisor or fiduciary to the Customer.

The Company assumes no liability for any claims, damages, or costs incurred as a result of following its general recommendations or acting based on its information.

15. RECOMMENDATIONS ARE NOT GUARANTEED

The market recommendations provided by the Company are based on the judgment of its personnel and should be considered as such. The Customer acknowledges that any transaction entered into is based on their own judgment.

Market recommendations are generic and may or may not reflect the positions or intentions of the Company and its affiliates. While the Company strives for accuracy, it does not guarantee the correctness or completeness of these recommendations and makes no representations about whether following them will reduce or eliminate the risks involved in trading CFDs and FX Contracts.

16. NO GUARANTEES OF PROFIT

There are no guarantees of profits or protection from losses when trading CFDs and FX Contracts. The Customer acknowledges that no such guarantees have been provided by the Company or its representatives and that they are fully aware of the risks associated with trading in these instruments. The Customer confirms that they are financially able to bear any potential losses.

17. CUSTOMER MAY NOT BE ABLE TO CLOSE OPEN POSITIONS

In certain market conditions, such as periods of high volatility, the Company may be unable to close a position at the Customer’s desired price. The Customer agrees that the Company is not liable for such instances and accepts the associated risks.

18. INTERNET TRADING

The Company is not liable for any claims, losses, damages, or expenses resulting from malfunctions, disruptions, or failures in internet transmission, communication systems, computer facilities, or trading software used by the Company, the Customer, or any exchange or settlement system.

19. QUOTING ERRORS

In the event of a quoting error (which may include inaccuracies in responses to Customer requests), the Company is not liable for any resulting discrepancies in account balances. The Company reserves the right to make the necessary corrections or adjustments to the relevant account.

Any disputes arising from quoting errors will be resolved based on what the Company, in its sole discretion and acting in good faith, determines to be the reasonable value of the market at the time the error occurred. Should there be a discrepancy between the quoted prices and the actual market prices, the Company will make reasonable efforts to execute the transaction as close to the prevailing market price as possible.

These prevailing market prices will ultimately be reflected in the Customer's account statements. Depending on the situation, this may affect the Customer's realized and unrealized gains or losses.

20. UPDATES

The Company reserves the right to modify this Risk Disclosure Statement and its policies at any time, at its discretion, whenever it deems necessary or appropriate.

If any changes are made, the Company will notify the Customer accordingly. Additionally, the Company will review and update this policy at least annually. The most current version of this Risk Disclosure Statement will be available upon request and will be uploaded to the Company's website.

Acknowledgment:

By trading CFDs or FX Contracts with the Company, you confirm that you have read, understood, and accepted this Risk Disclosure Statement in its entirety.