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Introduction 1. Invadigm Limited, is a Securities Services Provider Licensee authorised in St Lucia (the "Company"). 1.2 The Company conducts its business under the Securities Act 2007 (the "Act"), the Securities (Conduct of Business) Regulations 2008, the Securities (Forms and Fees) Regulations 2008, the Securities (Prospectus) Regulations 2008, the Securities (Takeovers) Regulations 2008, the Securities (Takeovers) Regulations 2008, the Securities (Advertisements) Regulations 2008 (collectively, the "Applicable Regulations"). 1.3 This notice is provided to you because you are considering dealing with the Company in investment products offered by the Company (the "Securities").

Each investment product and service carries its own unique risks.

This notice cannot and does not disclose or explain all the risks and other important aspects involved in these products or how these risks relate to your personal circumstances.

This notice is intended only to explain in general terms the nature of the risks specific to the securities offered by the Company and to assist you in making an informed investment decision.

1.4 Before applying for an account, you should carefully consider whether trading in the investment products ("Securities") offered by the Company is suitable for you in light of your needs, circumstances and financial situation.

Before deciding to enter into CFD transactions/contracts with us or to buy or sell available instruments through your share trading account held with the Company, it is important to fully understand the risks involved.

If you are in any doubt as to the risks involved with your account, you should seek professional advice.

When considering whether to engage in this form of trading, you should be aware of the following points:² Risk Warning 2.1 The Company provides its services on an "execution only" model.

The Company does not provide you with investment advice in relation to its services, securities or possible securities trading and does not make any form of investment recommendations.

We may sometimes provide factual information or research recommendations about the market, information about trading procedures and information about the potential risks involved and how to minimise those risks.

However, any decision to use our investment products or services is made by you alone. 2.2 The Company does not guarantee and cannot guarantee the initial capital of your portfolio or its value at any time or any funds invested in any securities.

You hereby unreservedly acknowledge and accept that, regardless of any information provided by the Company, the value of the securities offered by the Company may fluctuate up and down, and the investment may even become worthless. 2.3 You acknowledge that you are exposed to a significant risk of loss and damage as a result of the purchase and/or sale of any securities, because such transactions conducted through the Company's trading services may be speculative in nature.

Substantial losses may occur in a short period of time, with the amount of loss equal to the total amount of funds you have deposited with the Company.

You should not trade/contract with the Company unless you are willing to bear the risk of a complete loss of all your invested funds.

2.4A derivative Security is a 'hon-deliverable' transaction giving an opportunity to make profit on changes in currency rates, changes in prices of commodity, equity indices, thematic indices, shares or cryptocurrencies (called the "underlying instrument").2.5You are solely responsible to monitor all of your open positions closely.

Particularly, it is your sole responsibility to monitor your positions at all times and during the period that you have open positions on CFDs or hold any Securities in a share trading account, you should ensure that you have the ability to access your trading account(s) at all times.2.6Some Securities may not become immediately liquid as a result, for example, of reduced demand and you may not be in a position to sell them or easily obtain information on the value of these Securities or the extent of the associated risks.2.7If you trade in a market other than the base currency of your country of residence, any currency exchange fluctuations will impact the value, price and performance of the Security you traded in (therefore, it will impact your profits and losses).2.8Information on past performance of a Security does not guarantee its future performance.

The use of historical data does not constitute a binding or safe forecast as to the corresponding future performance of the Securities to which the said information refers.

Contracts you enter into with us are legally enforceable by both parties.

3Volatility of price and limitation on the available marketSome of the Securities provided by the Company are derivative Securities, where their price is derived from the price of the underlying reference Securities in which the Securities refer to.

Placing "Stop Loss" Orders serves to limit your losses.

However, derivative markets can be highly volatile and the value of derivative Securities and their underlying instrument may fluctuate rapidly under certain market conditions.

Under such conditions the execution of a 'Stop Loss' Order may be worse than its stipulated (Le. Client's preset) price and the realized losses may be larger than expected.

It may also be difficult or impossible to execute any type of order;

therefore, 'Stop Loss' order cannot guarantee the limit of loss.3.2Movements in the price of underlying markets can be volatile and unpredictable.

This will have a direct impact on your profits and losses;

thus, knowing the volatility of an underlying market will assist you in evaluating whether any Stop orders should be placed.3.3Your attention is expressly drawn, among others, to currencies traded infrequently that it cannot be certain that a price will be quoted at all times or that it may

be difficult to effect transactions at a price which may be quoted owing to the absence of a counterparty.3.4The prices of Securities will be influenced by, amongst other factors/events, changing supply and demand relationships, governmental, agricultural, commercial and trade programs and policies, national and international political and economic events and the market sentiment.3.13.5'Gapping' is a sudden shift in the price of an underlying market from one level to another and can occur when the underlying market is either open or even closed due to various factors/events (e.g, release of important news announcements, economic events, etc.).

When such factors/events occur and the underlying market is closed, the price of the underlying market when it re-opens (and consequently our derived price) may be different from the closing price with no opportunity to sell the instrument(s) before the market opens.

3.6 Market conditions can change significantly in a very short period of time.

As such, in case the Client wishes to sell an instrument or close a Contract, he may not be able to do so under the same terms as when he purchased or opened it. Under certain trading conditions, it may be difficult or impossible to

liquidate a position.

This may occur, for example, at times of rapid price movement if the price rises or falls in one trading session to such an extent that under the rules of the relevant exchange trading is suspended or restricted.

3.7 Transactions in derivative Securities are not undertaken on a recognized and regulated exchange (ie, , undertaken through the Company's Trading Platform) and, as such, they may expose the Client to greater risks than regulated exchange transactions.

The terms and conditions and trading rules may be established solely by the counterparty, which in this case is the Company.

You may only be able to close an open position of any given Security during the operating hours of the Company's Trading Platform.

You will also have to close any position with the same counterparty with whom it was originally entered into.

Margin requirements Clients are required to deposit a Margin with the Company in order to open a position on a CFD.

The Margin requirement will depend on the underlying instrument of the derivative Securities, level of leverage chosen and the value of position to be established.

The Company will not notify the Client for any Margin Coll to sustain a loss-making position.

The Company has the discretionary right to start closing positions when Margin Level decreases to around 50%, and automatically close all positions at market prices if Margin Level drops reaches or falls below 20%.

The Company guarantees that there will be no negative balance in a client's account when trading in Securities provided by the Company.

4.2 Investing in derivative Securities entails the use of "gearing" or "leverage". in considering whether to engage in this form of investment, you should be aware that the high degree of "gearing" or "leverage" is a particular feature of derivative Securities.

This stems from the margining system applicable to such trades, which generally involves a comparatively modest deposit or margin in terms of the overall contract value, so that a relatively small movement in the underlying market can have a disproportionately dramatic effect on the Client's trade.

If the underlying market movement is in your favor, you may achieve a good profit, but an equally small adverse market movement may quickly result in the loss of your entire deposit.

You must not purchase derivative Securities unless you are willing to undertake the risks of losing all the money which you have invested.

4.3 Should the Equity in your trading account be insufficient to hold current positions open, you will be required to deposit additional funds at short notice or reduce exposure (ie, Margin Coll).

Failure to do so within the time required may result in the liquidation of positions at a loss (Le, Stop-Out).

The Client is always responsible for any losses incurred as a result.

Specific risk warnings - shares
5.1 Physical Shares admitted to trading on a regulated market are not considered high-risk financial instruments.
5.2 Shares, known as 'equities', represent a portion of a company's share capital.

The extent of Client's ownership in a company depends on the number of Shares he owns in relation to the total number of Shares in issue.
5.3 All Shares offered are listed on exchanges which means that the prices are not set by our Company.

We will only act on any instructions received from you to buy or sell on your behalf with our obligation being to take sufficient steps to ensure best execution results, as set out in our Order Execution Policy.

5.4 The Company may execute the Client's orders outside of a regulated market (i.e. an exchange) provided this is deemed to be in accordance with our Order Execution Policy. We will arrange for safekeeping of these instruments as part of our service. All investments purchased for the Client or transferred by the Client into his share trading account will be purchased in the name of and/or held by a nominee company selected by us for the benefit of the Client. As the investments will be held in the name of a nominee company, the Client may not have the same voting rights as if the investments were held in his own name.
5.5 The value of investments purchased through the Client's share trading account may fall or rise in value depending on market conditions and the amount the Client ultimately receives may be less than the amount he initially invested. Certain shares (e.g. unlisted shares, shares of small companies and penny stocks) may carry a higher risk than others and may be difficult to liquidate within a short period of time. If the Client wishes to sell these shares within a short period of time after purchasing them, he may find that the selling price is significantly lower than the purchase price. In addition, shares of companies in emerging markets may be more difficult to buy and sell than those in developed markets and the former companies may not be fully regulated.
5.6 A trading instruction given to us by a client constitutes a commitment which the client may only revoke at any time before the execution of the trading instruction with our prior consent (such consent not being unreasonably withheld). All instruments offered through our share trading accounts are listed on exchanges, which means that prices are not set by us. We will buy or sell an instrument on behalf of a client in accordance with any instructions given by the client and will comply with our obligation to provide best execution as set out in our Order Execution Policy, act reasonably and in accordance with the Terms and Conditions of Business/Client Agreement governing our business relationship.
5.7 On many exchanges, our (or a third party with whom we trade on your behalf) trading performance is "guaranteed" by the exchange or clearing house and we may enjoy certain legal protections of a clearing member. However, in most cases this guarantee or legal protection is unlikely to cover you (the client) and may not protect you if we or another party fails to meet its obligations to you.
Other Additional Obligations
6.1 Before you start trading, you should obtain details of all commissions and other charges you will incur which can be found on the Company's website. If any fee is not expressed in monetary terms (but is, for example, expressed in terms of the trading spread), you should obtain a clear written explanation from the Company, including appropriate examples, to determine what such fee may mean in a particular monetary form. You acknowledge and

understand that commissions and other fees may change at any time and it is your responsibility to keep up to date by visiting the Company's website. 6.2 Before you start trading, you should also obtain detailed information about the financial instrument you wish to trade, such as margin requirements, position and/or volume limits, swaps, etc. This information can be found on the Company's website. You acknowledge and understand that the above information may change at any time and it is your responsibility to keep up to date by visiting the Company's website. 6.3 The value of open positions in derivative securities offered by the Company is subject to financing charges (or swaps). For derivative securities held overnight during the contract period, swap charges will be debited (i.e. charged) or added (i.e. credited) to the client's account. For more information on swap rates and the corresponding calculations, please visit the Company's website: www.Invadigm.com

6.4 You are responsible for any taxes and/or any other duties or legal matters (i.e. regulatory filings and payments) to ensure that you comply with applicable laws and regulations. The Company does not guarantee that no taxes and/or any other stamp duties will be payable. The Company does not provide any regulatory, tax or legal advice and you may wish to seek independent advice. 6.5 While electronic communications are generally a reliable means of communicating with clients, the client, no electronic communication is completely reliable or always available. The client should be aware that electronic communications may fail, may be delayed, may not be secure, or may not reach the intended destination. 6.6 The bank or broker through which the Company conducts transactions or the Company itself may operate in the same market as the client and therefore the participation of its own account may