

KEY INFORMATION DOCUMENT — CFDs on FX (Foreign Exchange Currency Pairs)

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

Manufacturer	ABF Trade EU Limited	Regulator	CySEC · Licence 171/12
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Reference	ABF-KID-FX-007	Contact	support@abftrade.com

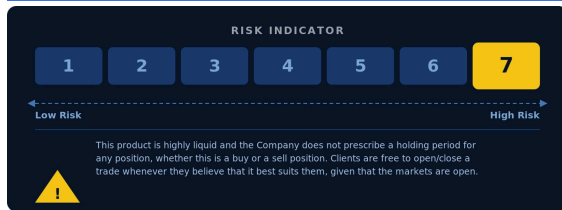
PURPOSE

This document provides 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, gains and losses of this product.

WHAT IS THIS PRODUCT?

Type	Contract for Difference (CFD) on FX (Foreign Exchange Currency Pairs). A CFD lets you speculate on rising or falling prices without owning the underlying asset. You can go long (buy) or short (sell). Your profit or loss is the difference between the opening and closing price.
Leverage	Maximum 1:30 for retail clients. You deposit 3.33% of the notional value as margin. Example: EUR/USD at 1.0850 USD — a 10,000 USD position requires 333 USD margin.
Objectives	Short-term speculation on FX price movements. Not suitable for long-term investment.
Target client	Experienced investors who understand leverage, accept the risk of losing their entire account balance, and seek short-term speculative exposure.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?



Risk: 7/7 — Highest Risk

This product carries the highest level of risk. Leverage means small adverse price moves cause large losses relative to your margin. You can lose your entire account balance. Negative balance protection (NBP) ensures you cannot owe more than the funds in your account. Leverage of 1:30 means a 3.33% adverse move can eliminate your entire margin deposit.

FX rates can move sharply on central bank decisions, geopolitical events, or economic data releases.

Performance Scenarios — Recommended Holding Period: 1 week (5 trading days)

Scenarios show potential outcomes for a 10,000 USD notional position (margin: 333 USD) over the 1-week RHP. Calculated by bootstrapping historical FX returns per PRIIPs RTS Annex IV. Stress = 5th percentile; Unfavourable = 10th; Moderate = 50th; Favourable = 90th. Past performance is not a reliable indicator of future performance.

Scenario	% of Notional (10,000 USD)	Cash P&L (USD)	% of Margin (333 USD)	Commentary
Stress	-1.74% / -USD 174	-USD 174	-52.1% / -USD 174	5th percentile. EUR/USD moves -1.74% over 1 week. At 1:30 leverage: -52.1% on margin. NBP caps loss at account balance.
Unfavourable	-1.35% / -USD 135	-USD 135	-40.6% / -USD 135	10th percentile. EUR/USD moves -1.35%. At 1:30: -40.6% on margin.
Moderate	0.00% / USD 0	USD 0	0.0% / USD 0	50th percentile. Near-zero price movement. Flat result.
Favourable	+1.35% / +USD 135	+USD 135	+40.6% / +USD 135	90th percentile. EUR/USD moves +1.35%. At 1:30: +40.6% on margin.

Key risks not adequately covered by the summary risk indicator

- Liquidity risk: In extreme market conditions, bid-ask spreads may widen significantly, increasing trading costs.
- Overnight financing risk: Swap charges accumulate daily and can erode returns on positions held beyond the RHP.
- Counterparty risk: Although mitigated by NBP and ICF membership, you remain exposed to the Company's ability to perform.
- Gap risk: Prices can gap at market open or on major news events, causing losses beyond what stop-loss orders can prevent.

WHAT ARE THE COSTS?

Costs reduce the return on your investment. The table below shows the costs and their impact on a **333 USD margin deposit** held for the 1-week RHP.

Cost	One-off	Ongoing (annual)	Incidental
Spread (bid-ask)	None	Variable; built into quoted price. Typical EUR/USD spread: 0.6–1.5 pips.	N/A
Overnight swap	None	Applied daily to open positions. Rate depends on pair and interbank rates.	N/A
Inactivity fee	None	Charged monthly after 6 consecutive months of no trading activity.	N/A
Deposit / Withdrawal	None	No standard fee charged by the Company.	N/A

The spread is the primary ongoing cost and is incorporated into the quoted price. There are no separate commissions. Swap rates vary by instrument and are disclosed in the trading platform and on the Company website. Past cost levels are not indicative of future costs.

Worked example (spread cost): EUR/USD typical spread 1 pip = 0.0001 USD per unit. On a 10,000 USD notional position: estimated round-trip spread cost ≈ 1.00 USD (0.01% of notional). Actual costs depend on market conditions at time of trading.

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

Recommended Holding Period (RHP): 1 week (5 trading days). CFDs have no fixed maturity. You can open and close positions at any time during market hours — there is no minimum holding period and no exit penalty. This RHP is used for illustration in the performance scenarios above. Overnight positions attract daily swap charges, which increase with the holding duration.

WHAT HAPPENS IF THE COMPANY IS UNABLE TO PAY OUT?

ABF Trade EU Limited is a member of the Investor Compensation Fund (ICF) for Clients of Cyprus Investment Firms. If the Company cannot meet its obligations, eligible retail clients may receive compensation of up to **EUR 20,000**. See the Company's ICF Notice at www.abftrade.com/eu.

HOW CAN I COMPLAIN?

Email: complaints@abftrade.com · Address: 162 Fragklinou Rousvelt, 1st & 2nd Floors, Limassol 3045, Cyprus · Acknowledgement within 5 business days; full response within 30 calendar days. Escalation: Financial Ombudsman (www.financialombudsman.gov.cy) or CySEC (www.cysec.gov.cy).

OTHER RELEVANT INFORMATION

Additional information, including the Company's policies, fee schedule and this document in other languages, is available at www.abftrade.com/eu or by emailing support@abftrade.com. This document complies with PRIIPs Regulation (EU) No 1286/2014 and Commission Delegated Regulation (EU) 2017/653 as amended.