KEY INFORMATION DOCUMENT — CFDs on Commodities

⚠ **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-COM-007	Contact	support@abftrade.com

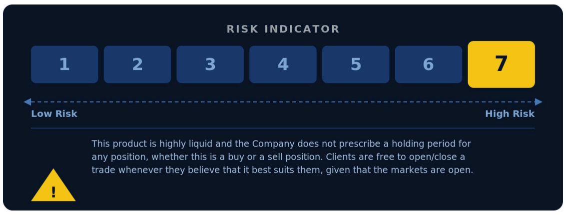
PURPOSE

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 Commodities. 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 1:10 for retail clients. You deposit 10.00% of the notional value as margin. Example: Brent Crude Oil (UKOIL) at 85.00 USD — a 8,500 USD position requires 850 USD margin.
Objectives	Short-term speculation on commodity 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.

Commodity prices are driven by supply/demand, OPEC decisions, weather events and geopolitical tensions — all capable of causing rapid, sharp moves.

Note: Gold (XAU/USD) is subject to 1:20 leverage. Other commodities including Brent Crude are subject to 1:10 leverage.

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

Scenarios show potential outcomes for a 8,500 USD notional position (margin: 850 USD) over the 1-week RHP. Calculated by bootstrapping historical commodity 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 (8,500 USD)	Cash P&L (USD)	% of Margin (850 USD)	Commentary
Stress	-6.95% / -USD 591	-USD 591	-69.5% / -USD 591	5th percentile. Brent falls 6.95% over 1 week. At 1:10: −69.5% on margin.
Unfavourable	-5.42% / -USD 460	-USD 460	-54.2% / -USD 460	10th percentile. Brent falls 5.42%. At 1:10: −54.2% on margin.
Moderate	0.00% / USD 0	USD 0	0.0% / USD 0	50th percentile. Near-zero movement. Flat result.
Favourable	+5.42% / +USD 460	+USD 460	+54.2% / +USD 460	90th percentile. Brent rises 5.42%. At 1:10: +54.2% on margin.

Key risks not adequately covered by the summary risk indicator

- Supply shock risk: Unexpected production cuts or sanctions can cause overnight gaps of 5–15% in energy prices.
- Rollover risk: Commodity CFDs based on futures contracts may incur rollover costs when the underlying contract expires.
- Overnight financing risk: Daily swap charges accumulate on positions held beyond the RHP.
- Gap risk: Prices can gap on OPEC announcements or geopolitical events, bypassing stop-loss orders.

WHAT ARE THE COSTS?

Costs reduce the return on your investment. The table below shows the costs and their impact on a **850 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 Brent spread: 3–6 cents/bbl.	N/A
Overnight swap	None	Applied daily to open positions.	N/A
Rollover cost	None	May apply when underlying futures contract is rolled over.	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): Brent Crude typical spread 5 cents/bbl. On an 8,500 USD notional (100 bbls at $85): estimated round-trip spread cost ≈ 10.00 USD (0.12% 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.