

KEY INFORMATION DOCUMENT — CFDs on Shares (Individual Equity CFDs)

⚠️ 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
Document Date	12 May 2026	Review Date	12 May 2027
Reference	ABF-KID-SHR-007	Contact	support@abftrade.com

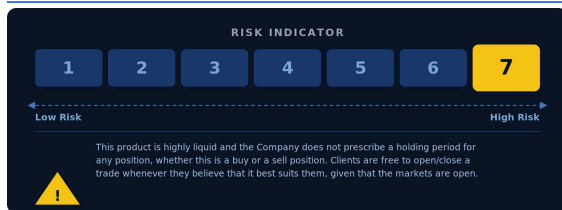
PURPOSE

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 Shares (Individual Equity CFDs). 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 1:5 for retail clients. You deposit 20.00% of the notional value as margin. Example: Apple Inc. (AAPL) at 180.00 USD — a 18,000 USD position requires 3,600 USD margin.
Objectives	Short-term speculation on equity 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. Individual shares can fall sharply on earnings misses, regulatory actions, or management changes.

Dividend adjustments: Long positions receive a credit; short positions incur a debit when the underlying stock pays a dividend.

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

Scenarios show potential outcomes for a 18,000 USD notional position (margin: 3,600 USD) over the 1-week RHP. Calculated by bootstrapping historical equity 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 (18,000 USD)	Cash P&L (USD)	% of Margin (3,600 USD)	Commentary
Stress	-6.49% / -USD 1,168	-USD 1,168	-32.4% / -USD 1,168	5th percentile. Share falls 6.49% over 1 week. At 1:5: -32.4% on margin.
Unfavourable	-5.05% / -USD 910	-USD 910	-25.3% / -USD 910	10th percentile. Share falls 5.05%. At 1:5: -25.3% on margin.
Moderate	0.00% / USD 0	USD 0	0.0% / USD 0	50th percentile. Near-zero movement. Flat result.
Favourable	+5.05% / +USD 910	+USD 910	+25.3% / +USD 910	90th percentile. Share rises 5.05%. At 1:5: +25.3% on margin.

Key risks not adequately covered by the summary risk indicator

- Earnings/event risk: Individual stock prices can move 10–30% on a single announcement, far exceeding the 1-week scenario range.
- Sector concentration risk: Holding multiple CFDs in the same sector amplifies correlated losses.
- Dividend adjustment risk: Short-position holders incur dividend debits which are not reflected in the performance scenarios.
- Liquidity risk: Thinly-traded stocks may have wide spreads or be subject to trading halts.

WHAT ARE THE COSTS?

Costs reduce the return on your investment. The table below shows the costs and their impact on a **3,600 USD margin deposit** held for the 1-week RHP.

Cost	One-off	Ongoing (annual)	Incidental
Spread (bid-ask)	None	Variable; built into quoted price.	N/A
Overnight swap	None	Applied daily to open positions.	N/A
Dividend adjustment	None	Applied to open positions on ex-dividend date (credit for longs, debit for shorts).	Per event
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): Apple Inc. (AAPL) typical spread 0.10 USD. On an 18,000 USD notional (100 shares at \$180): estimated round-trip spread cost = 20.00 USD (0.11% 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.