



KEY INVESTOR INFORMATION DOCUMENT (CFDs ON CURRENCY PAIRS)

T MARKETS EU LIMITED

v.2 – 07/2025

T Markets EU Limited is a Cyprus Investment Firm, regulated by the Cyprus Securities and Exchange Commission (CySEC)

License Number: 208/13 / Registration Number: HE 291974

Registered Office Address: Agias Zonis & Thessalonikis, 1, NICOLAOU PENTADROMOS CENTER, Floor 7, Office 701-702, 3026, Limassol, Cyprus

1. PURPOSE

This document contains key information about the investment product. This is not marketing material. This information is required by law to help you understand the nature of this investment product and the risks, costs, potential profits and losses associated with it, and to help compare it to other products.

2. PRODUCT DETAILS

- **Product Name:** Contract for Difference (CFD) based on Currency Pairs
- **Warning:** You are about to purchase a product that is complicated and difficult to understand (i.e. a CFD)
- **ISIN/UIP Number:** Contract for Difference
- **Product Manufacturer:** The manufacturer and distributor of the product is T Markets EU Limited (the “**Company**”), which is registered in Cyprus and is authorised by the Cyprus Securities and Exchange Commission (CySEC) under license number 208/13.
- **Contact:**
 - Website: www.trademarkets.eu
 - Email: support@trademarkets.eu
 - Phone: +357 25 262626
- **Competent Authority:** Cyprus Securities and Exchange Commission (CySEC)

3. WHAT IS THIS PRODUCT? – PRODUCT TYPE

A CFD is a derivative instrument; the CFD in question has an underlying asset which is a currency pairing. A CFD allows you to have indirect exposure to an underlying product/financial instrument (currency pairs). You will not own the underlying product/financial instrument, but you can make gains or suffer losses as a result of price or value movements in relation to the underlying product or financial instrument to which you have the indirect exposure.

4. OBJECTIVES

The purpose of the product is to grant a trader the ability to trade on the price movement of the underlying instrument over a short-term period without owning it. The rate of return on the investment in a product depends on the purchase price and the selling price of the offered product and the size of your positions, as well as the costs associated with the product.

The product reflects changes in the prices of the underlying instrument on which it is based. Both loss and profit when opening a position on the product are unlimited, however, the Company offers Negative Balance Protection ensuring that you will not lose more than you invested. This may not be applicable to professional clients and eligible counterparties.

When opening a position on a product, you are required to make a deposit, which is the percentage of the total value of the contract in your account and is called the “initial margin” required. You need to be aware that trading on margin may magnify your potential losses or gains.

For example, you believe that there would be a significant volatility on the currency pair of EUR/USD in favour of the EUR, so you may decide to purchase the CFD (referred to as a long position) with the intention to sell it when the price of the pair goes higher than the initial

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level. The difference between the price at which you buy and sell equals your profit minus any relevant costs, if applicable. The same works in other direction, if you believe that the price of the EUR will drop, you may sell the CFD (referred to as a short position) with the intention to buy it later at the lower price. The difference between the price at which you buy and sell equals your profit minus any relevant costs, if applicable.

Leverage and Margin

CFDs are leveraged financial products, allowing investors to trade with higher exposure on the underlying assets compared to the amount invested. Trading CFDs requires only a portion of the market value of the underlying asset to be invested in accordance with the specified leverage requirements, such as: 1:2, 1:5, 1:10, 1:20 or 1:30. This means that by using leverage, investors are able to trade with amounts higher than their initial deposit. The amount required to open a CFD position is called “initial margin” and is expressed as a percentage of the value of the underlying asset. Investors should bear in mind that using leverage may increase their potential profits and/or losses.

Intended Investor

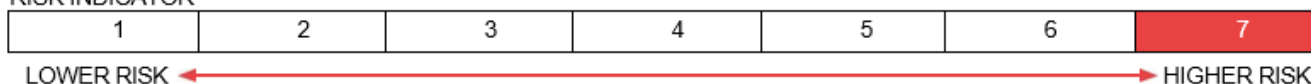
The product is not intended for every investor. The product is intended for investors who understand the principles of derivative instruments and the risks associated with them, actively investing in such instruments and, at the same time, are aware of investment risks. When trading this instrument, you are responsible for opening and closing your position as well as choosing the size of your position and any risk management tools offered, such as stop loss or take profit.

Term

CFDs generally do not have a specific maturity date or minimum holding period or pre-set conditions and will only expire if you choose to close the trade. Trade may close automatically in the event that you do not have a margin available to sustain your open positions.

5. RISKS ASSOCIATED AND POSSIBLE BENEFITS – RISK LEVEL

RISK INDICATOR



The summary risk indicator above is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose you money because of movements in the markets or in the unlikely event that the Company is unable to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from future performance at a very high level.

Be aware of currency risk. CFDs on currency pairs also inherently carry a substantial spread risk. Spreads that we offer are based on valuations of our liquidity provider(s), with adjustments reflecting: a) transactional cost (commissions) charged by the exchanges; b) depth of the market available at top-of-the-line quotations; c) the multiplication effect of the leverage; and d) liquidity of providers and volatility of quotation supplied by them.

Typically, the higher the leverage, volatility of quotations, and commissions that are charged

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by the exchange, the higher the spreads quoted by the Company will be. Generally, the higher the liquidity of the exchanges is (i.e. larger depth of the market at each quote), the smaller the Company's spreads will be.

An investor may lose all invested capital, understood as being a deposit protecting the open position on the product. Therefore, you should ensure that your account possesses the necessary margin to avoid any stop outs. Before deciding to trade on margin products, you should take into consideration your investment objectives, risk tolerance and level of the experience you have obtained on these products. These products may not be appropriate for everyone; therefore, you should ensure that you understand the risks involved and seek independent advice if required. There are several types of trading risks, including leverage risk, which you should be aware of before beginning to trade. Factors that affect the performance of this product include but are not limited to:

- Leverage risk
- Risk of unlimited loss
- Margin risk
- Foreign exchange risk
- Market risk
- Unregulated market risk
- Market disruption risk
- Counterparty risk
- Online trading platform and IT risk
- Conflicts of Interest

6. PERFORMANCE SCENARIO

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could vary

This key investor information document (KIID) is not specific to a particular product, but to the category of products of CFDs on Currency Pairs. The table below represents outcomes of potential profits and losses under various circumstances. In this scenario, we assume you buy a CFD relating to the underlying currency pair of EUR/USD with a volume of 1 lot at a price of €100,000 at a rate of 1.2640. This means that your notional exposure to the underlying pair is €126,400 (100,000 contracts x the price of 1.2640). However, keep in mind that you do not need to invest €100,000, assuming that you will use the highest leverage of 1:30. The margin needed would only be €3,333. The same pattern applies in the scenario when you wish to sell a CFD relating to an underlying currency pair with the same volume, price and leverage.

Long Performance Scenario (1 year)	Opening Price	Closing Price	Price Change	Profit/Loss	Return in % on Invested Capital of €3,333
Favourable	1.2640	1.2766	1.00%	€990.09	29.71%
Moderate	1.2640	1.2672	0.25%	€249.37	7.48%
Unfavourable	1.2640	1.2608	-0.25%	-€250.62	-7.52%
Stress	1.2640	1.2261	-3.00%	-€3,092.78	-92.79%
Short Performance Scenario	Opening Price	Closing Price	Price Change	Profit/Loss	Return in % on Invested Capital of €3,333
Favourable	1.2640	1.2514	1.00%	€1,010.10	30.31%
Moderate	1.2640	1.2608	0.25%	€250.62	7.52%
Unfavourable	1.2640	1.2672	-0.25%	-€249.65	-7.48%
Stress	1.2640	1.3019	-3.00%	-€2,912.62	-87.39%

The scenario above represents the potential performance of your investment. Please bear in mind that a volatile price movement can rapidly lead to either profit or loss on your investment, and a small percentage of the price change could result in significant changes in your potential returns or losses due to the effect of the leverage.

7. COSTS OVER TIME

The table below shows the amounts that are deducted from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product is doing (if applicable). The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

*We have assumed holding periods of 1, 3 and 5 years and an investment of €10,000 and used EURUSD as an example.

The client opens a long position of 1 lot on EURUSD at a price of 1.13422, paying a commission of €11.00. The relevant swap points quoted are – 0.2496/-0.7280 for short and long swaps respectively, and the required margin amounts for 3.33% (€3,780.73).

Cost Type	Ask	Bid	Margin	Total Cost	Percentage of margin
Spread (1.13422-1.13417)* 100,000	1.13422	1.13417	€3,780.73	€5.00	0.13% of margin
Commission for opening	-	-	-	€11.00	0.29% of margin
Commission for closing	-	-	-	€0.00	0.00% of margin
Short Swap (-0.2496 * 365 days) client's cost	-0.2496	1 year		€(91.10)	2.41% of margin
Long Swap (-0.7280 * 365 days) client's cost	-0.7280	1 year		€(265.72)	7.03% of margin
Short Swap (-0.2496 * 1,095 days) client's cost	-0.2496	3 years		€(273.31)	7.23% of margin
Long Swap (-0.7280 * 1,095 days)	-0.7280	3 years		€(797.16)	21.08% of

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client's cost				margin
Short Swap (-0.2496 * 1,825 days) client's cost	-0.2496	5 years	€ (455.52)	12.05% of margin
Long Swap (-0.7280 * 1,825 days) client's cost	-0.7280	5 years	€(1,328.60)	35.14% of margin

	If you exit after 1 year	If you exit after 3 years	If you exit after 5 years
Total costs paid	€(281.72)	€(813.16)	€(1,344.60)
Annual cost	-2.81%	-8.19%	-13.44%

8. WHAT HAPPENS IF THE COMPANY IS UNABLE TO PAY OUT?

The Company is a member of the Investor Compensation Fund (ICF). The amount of compensation payable to each eligible covered client is calculated in accordance with the legal and contractual terms governing the relationship between the covered client and the Company, subject to the setoff rules applied for the calculation of the claims between the covered client and the Company.

The calculation of the payable compensation derives from the sum of total established claims of the covered client against the Company, arising from all covered services provided by the Company and regardless of the number of accounts of which the client is a beneficiary, the currency and place of provision of these services. Currently, the maximum amount of cover is either the 90% of the cumulative covered claims of the covered investor, or the amount of €20.000, whichever is lower.

9. WHAT ARE THE COSTS?

Before you begin to trade CFDs, you should familiarise yourself with all commissions, fees, and other charges for which you may be liable for. These charges will reduce any net profit or increase your losses. For more information, please visit our website.

10. POSSIBLE COSTS ASSOCIATED WITH CFDs

One-off Costs

Spread

The difference between the bid (sell) price and the offer (buy) price. Spread is dependent on many different factors, including but not limited to, the underlying liquidity and volatility and time of day.

Commission

The fee charged for the service of carrying out the transaction, subject to a minimum fee on small notional trade sizes.

Ongoing Costs

Swap Points

A swap fee is charged to your account for every night that you hold a position open. The amount could be positive or negative, depending on the instrument you are holding and

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whether you are long or short. The longer you hold a position, the more it could cost.

Here is the formula to calculate a swap fee: (Swap Rate * 10(-Pip Position) * Quantity * Number of Nights). Swap Rates are available on the Company's trading platform.

11.HOW LONG SHOULD YOU HOLD THE PRODUCT AND HOW CAN YOU TAKE FUNDS OUT EARLY

The product has no recommended holding period, nor does the Company have any recommendations. Provided that the Company and the underlying market are open for trading, you can enter and exit your positions at any time during market hours, which can be found on our website. Such a decision does not entail any extraordinary costs, other than the standard costs of closing the position. Your position will expire only when you decide to close it or in the event that you do not have the available margin to maintain your open position(s). You are responsible for monitoring the product at all times in order to determine whether it is an appropriate time to open or close your position. However, please bear in mind that we may close your position without your prior consent in case you had not maintained a sufficient margin (known as "stopping out"), or your position may be closed automatically due to the set of a stop loss or take profit order from your side.

12.HOW TO COMPLAIN

Complaints about the products and services offered by the Company may be submitted in writing. Please refer to the Company's Complaints Handling Policy available on its website for more information.

OTHER RELEVANT INFORMATION

Additional information on regulations, services and financial instruments traded on the OTC market are available on the Company's website.