



Trading & Money Services
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Risk Disclosure Agreement

FOREXer Limited requires that the Account owner, should be aware of the risks involved in trading OTC (Over the Counter) Foreign Exchange (Forex or FX), Futures, CFD, Commodities, Cryptocurrencies, etc. ("Collectively named as Financial Instruments in this Risk Disclosure Agreement"). When deciding whether to trade in Financial Instruments you should take into account the following risks inherent in Margin trading. This disclosure statement is not all-inclusive but rather highlights certain of the more significant risk factors and special circumstances relating to Financial Instruments trading.

1. Trading Financial Instruments on margin carries a high level of risk; trading FINANCIAL INSTRUMENTS is highly speculative and may not be suitable for all investors. Before deciding to trade FINANCIAL INSTRUMENTS you should carefully consider your investment objectives, level of experience, and risk appetite. The possibility exists that you could sustain a loss of some or all of your investment and therefore you should not invest money that you cannot afford to lose. You should be aware of all the economic, legal and other risks associated with Financial Instruments trading, and seek advice from our customer service advisors in case of any doubts.
2. Margined trading is one of the riskiest forms of investment available in the financial markets with Financial Instruments trading based on highly leveraged basis. Financial Instrument prices are highly volatile; volatility can be both profitable and unprofitable. Price movements of Financial Instruments are influenced by, among other things, interest rates, changes in balance of payments and trade, domestic and international rates of inflation, international trade restrictions and currency devaluations and revaluations. It is not possible to foresee all risks in advance. You represent, warrant and agree that you understand these risks; that you are willing and able, financially and otherwise, to assume the risks of Financial Instruments trading and that loss of your entire account balance will not change your life style. You recognize that guarantees of profit or freedom from loss are impossible of performance in Financial Instrument Trading. Therefore, FOREXer Limited does not warrant & shall not be liable of any damages, including any loss that may result from such Trading.
3. Placing contingent orders, such as "stop-loss" or "stop-limit" order, will not necessarily limit your losses to the intended amount, since market conditions may make it impossible to execute such orders. FINANCIAL INSTRUMENTS can be highly volatile and transactions therein carry a substantial risk of loss. The high degree of leverage which is often obtainable in trading stems from the payment of what is comparatively modest deposit or margin when compared with the overall contract value. As a result, a relatively small market movement, can in addition to achieving substantial gains, where the market is in your favor, result in substantial loss which may exceed your original investment where there is an equally small movement against you. Where permitted, placing stop loss order will not necessarily limit your losses. Your risk exposure increases if you make use of credit facilities for your obligations resulting from forward transactions, or if your obligations or claims under these transactions are denominated in a foreign currency or in a basket currency.
4. Low Margin and High Leverage can Result in Rapid and Total Losses in a Volatile Market; as aforementioned volatility can be both profitable and unprofitable. The high leverage and low margin associated with FINANCIAL INSTRUMENTS Trading can result in significant losses due to price changes in FINANCIAL INSTRUMENTS. A relatively small market movement will have a proportionately larger impact on the funds that you have deposited or will have to deposit; this may work against you as well as in your favor. You may sustain a total loss of initial margin funds and any additional funds deposited with FOREXer Limited to maintain the position. If the market moves against your position or margin levels are increased, you may be called upon to pay substantial additional funds on short notice to maintain your position (Margin call). If you fail to comply with a request for additional funds within the time prescribed, your position may be liquidated at a loss and you will be liable for any resulting deficit.
5. When you trade FINANCIAL INSTRUMENTS with FOREXer Limited, FOREXer Limited will act as principal in a privately negotiated contract with you. FOREXer Limited may, in turn, enter into "back-to-back" transactions with others which may include its affiliates. A mark-up is included by FOREXer Limited in the price it quotes to you. The FINANCIAL INSTRUMENTS trading transactions are not executed on an exchange and are not cleared by a central clearing organization. Therefore, any contract with FOREXer Limited will be an obligation of FOREXer Limited and not an obligation of a clearinghouse. For this reason you will not be afforded the regulatory and financial protections afforded to contracts traded on an exchange. Both you AND FOREXer Limited are obligated to perform their respective responsibilities and obligation under each transaction in accordance with its terms. The terms of each contract are set out in: (i) THIS FOREXer Limited Trading Agreement which applies to every transaction you enter into with FOREXer Limited, and (ii) confirmation which will apply to

that particular transaction. Your obligations under the transaction are not transferable to another person because each Financial Instruments contract is a transaction between you and FOREXer Limited. These obligations may only be transferred to another person with FOREXer Limited express consent. In addition, FOREXer Limited is under no obligation to terminate or close out the transaction prior to the expiration date for that transaction. FOREXer Limited may, but is not obligated to quote you a price for an early close out of a contract on request.

6. FOREXer Limited acts solely in the capacity of an arm's length contractual counterparty to you in connection with the FINANCIAL INSTRUMENTS transaction and not in the capacity of your financial adviser or fiduciary. You should not regard any transaction proposal, suggested hedging strategies or other written materials or oral communications from FOREXer Limited as investment recommendations or advice or as expressing FOREXer Limited view as to whether a particular transaction is suitable for you or meets your financial objectives; you are the decision maker at the end to your account. In addition, any market or quote that FOREXer Limited makes for you may be based solely on markets or quotes that are made or quoted to FOREXer Limited by the counterparties with which it does business. Such quotes or markets may not represent the best quotes or markets available to you or FOREXer Limited from other sources and FOREXer Limited undertakes no obligation to obtain competitive quotes or markets from other counterparties.
7. Transactions on markets in other jurisdictions, including markets formally linked to a domestic market, may also expose you to additional risk. Such markets may be subject to regulation, which may offer different or diminished investor protection. Before your trades, you should inquire about any rules relevant to particular transactions. The local regulatory authority will be unable to compel the enforcement of the rules of regulatory authorities or markets in other jurisdictions where your transactions have been effected. You should ask the firm with which you deal for details about the types of redress available in both your home jurisdiction and other relevant jurisdictions before you start to trade.
8. Your Obligations and Risks in Spot and Forward Transactions: From time to time you will be responsible to meet the obligations, in accordance with the terms of the contract, arising under a foreign currency spot or forward transaction. These transactions may be used to establish long or short positions in the market. A spot contract is a cash market transaction to buy or sell a specific quantity of currency immediately, physical settlement will be required in no more than two (2) days. A forward contract is a contract to buy or sell a specific quantity of currency on a specific date in the future at a specific price. Forward transactions are economically similar to exchange-traded futures contracts. The price terms and characteristics of spot or forward transaction, unlike exchange future contracts, are privately negotiated, accordingly, there is no centralized price source and the transactions are not cleared through a clearinghouse. In general, the OTC FINANCIAL INSTRUMENTS market is (i) unregulated, (ii) there are no limitations on daily price movements (iii) no rules to regulate valuation or settlement procedures, and (iv) no minimum financial requirements for market participants. On the defined settlement dates for spot and forward contracts you may be obligated to pay FOREXer Limited or receive payment through either the physical delivery of currency or cash settlement. The means of settlement are governed by the terms of the specified contract. The size of the cash settlement payment or deficit is dependent on the type of position you have and the direction of the market movement in the time since the position was established. You will be exposed to the movement in the price of the market unless you have an underlying currency position that the forward contract is hedging.
9. OTC (Over the Counter) FINANCIAL INSTRUMENTS transactions: The firm with which you deal may be acting as your counterparty to the transaction. It may be difficult or impossible to liquidate an existing position, to assess the value, to determine a fair price or to assess the exposure to risk. For these reasons, these transactions may involve increased risks. OTC FINANCIAL INSTRUMENTS transactions may be less regulated or subject to a separate regulatory regime. Before you undertake such transactions, you should familiarize yourself with applicable rules and attendant risks.
10. Trading FINANCIAL INSTRUMENTS is generally completed through FOREXer Limited's web based electronic trading system (FOREXer5). Trading on an electronic trading system not only differs from trading in the open outcry market but also from trading on other electronic trading systems. If you undertake transactions on an electronic trading system, you will be exposed to risks associated with the system including the failure of hardware and software. FOREXer Limited automated order entry system provides immediate transmission of FOREXer Limited order FOREXer Limited enters the notional amount and clicks "Buy/Sell." There is no "second look" before transmission, and market orders cannot be cancelled. The result of any system failure may be that your order is either not executed according to your instructions or is not executed at all (Refer FOREXer5 & Online Trading Agreement).
11. Trading successfully is by no means a simple matter. It requires time, market knowledge and market understanding and a large amount of self restraint. 90% of most Novice traders fail while only 10% succeed in Financial Instruments Trading.

Anyone who says you can consistently make money in foreign exchange markets is being untruthful. We have Several Examples of investors who have gained a lot of profit in this market and lost the same because of their over confidence.

12. Commission and Other Charges; before you begin to trade, you should obtain a clear explanation of all commission, fees and other charges for which you will be liable. These charges will affect your net profit (if any) or increase your loss.
13. All legal relations between the client and FOREXer Limited shall be governed by and construed in accordance with laws of Labuan, Malaysia. The place of performance and debt collection, as well as the exclusive place of jurisdiction for any disputes, shall be the City of Labuan of Malaysia. FOREXer Limited reserves the right, however, to take legal action against the client before the authority of the place of his/her domicile, or before any other competent authority.

The present Agreement has originally been prepared in English language and translated in different languages for the Client's convenience only; hence, the Translated copies of this Agreement don't have any legal power.

The Client consents that all calls to FOREXer Limited will be recorded for its quality and enhancement services.

By signing this Risk Disclosure agreement you acknowledge that you have read carefully the aforementioned agreement & you accept the terms of it, therefore, you are aware that trading Financial Instruments is a speculative and risky activity and that you understand the risks contained in this section and all the other risks inherent in Financial Instruments trading. You further acknowledge and agree that despite such risks, you are willing and able to assume the financial risks and other hazards of trading in Financial Instruments Trading, and you wish to proceed with opening an account with FOREXer Limited.

By performing any of the practical actions below, I have understood and unconditionally accept all the conditions of this document and other documents related to the trading, financial and monetary services of Forex Broker.

- 1- By confirming this document online on any of the forexer brokerage sites (*forexer*)**
- 2- By depositing money to one of the trading accounts, wallets or savings in Forex brokerage**
- 3- By making transactions in the P2P system with any of the clients of the Forex broker**
- 4- By receiving a confirmation code via e-mail, SMS or phone call, login to Forexer brokerage sites (*forexer*)**
- 5- By logging into your user account through Forexer5 (Metatrader5) trading software or any forexer brokerage sites (*forexer*)**