

CURRENCIES CFD- Key Information Document ("KID")**PURPOSE**

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risk, costs, potential gains and losses of this product and to help you compare it with other products.

PRODUCT

Name of the product: Contract for difference (CFD) based on the commodity exchange rate, hereinafter "Product".

Name of the PRIIP distributor: In2Markets Ltd, Chrysanthou Mylona, 16 B, AVENUE COURT, 3030, Limassol, Cyprus

ISIN/UII: Not applicable

Website: www.In2Markets.com

Additional information/telephone number : For more information please call : +357 26221007

Competent authority for supervising In2Markets Ltd in relation to this key information document is: Cyprus Securities and Exchange Commission ('CySEC'), 19, Diagorou Str., 1097, Nicosia, Cyprus.

Date of Key Information document: May 2025

Date of last amendment of this document: May 2025



You are about to purchase a product that is not simple and may be difficult to understand

WHAT IS THIS PRODUCT?**TYPE**

A derivative in the form of the contract for difference (CFD). The product uses a financial leverage mechanism. The product allows the client to speculate on the increases and decreases in the prices of currency pairs on international markets. The client may open a long position if they believe that the price of the underlying asset will increase or a short position, if the client believes that the price of the underlying asset will fall.

TERM

Product does not have a recommended holding period, and the investor may terminate the investment in the Product at any time before the expiry of 365 days. Such a decision does not involve any extraordinary costs, other than the standard costs of closing the position.

OBJECTIVES

The purpose of the Product is to enable the client to derive benefits from changes in the price of the underlying instrument without owning it. The rate of return on the Product investment depends on the opening price and the closing price of the position. The Product reflects the changes of prices of the underlying instruments it is based on. The profit and risk profiles for this product are symmetric. When opening a transaction on the Product, the Investor makes a deposit. Assuming that the value of the account is equal to the deposit made, investor cannot lose more than the value of the deposit. Maturity 1 year.

INTENDED RETAIL INVESTOR

The Product is not appropriate for every investor. The Product is intended for an individual investor who understands the mechanism of derivatives and risk associated with them. The investor shall have the ability to bear possible loss up to the total invested amount also in the short term. The Product might be used for investment purposes, speculative trading, portfolio diversification and hedging of exposure of an underlying asset.

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

1	2	3	4	5	6	7
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←Lower risk

Higher risk →

The risk indicator assumes that you will hold the product for 1 working day. If you cash in your investment at an early stage, the actual risks may vary significantly and the return may be lower. You may not be able to sell the product easily, or you may have to sell the product at a price that will significantly affect your return.

The overall risk index is an indication of the level of risk of this Product compared to other Products. It shows how likely you are to lose money on the Product due to market changes or as a result of us not being able to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This means that the potential loss as a result of future performance is rated as very high and poor market conditions are likely to affect our ability to pay you money.

Be aware of currency risk. You may receive payments in a different currency, so the final return you obtain depends on the exchange rate of the two currencies. This risk is not included in the indicator presented above. Additional payments may be required from you in certain circumstances to cover losses.

The total loss you may incur may exceed the amount invested. This Product does not include any protection against future market performance, so you may lose part or all of your money investment. If we (us) are unable to pay you the amount due, you may lose your entire investment. However, you can make use of the consumer protection scheme (see section "What happens if In2Markets is unable to pay you out?"). This protection is not included in the indicator presented above.

PERFORMANCE SCENARIOS

The figures shown include all the costs of the product itself, but may not include all the costs you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect the size of your return. **The ultimate value of your investment in this product depends on the future performance of the market. The future market situation is uncertain and it is not possible to predict exactly how it will develop. The scenarios shown, unfavorable, moderate and favorable, are illustrations using the worst, average and best outcome of the Product. The scenarios presented are illustrations based on past performance and certain assumptions. In the future, the markets may evolve in a very different way.** The stress scenario shows how much money you can recover in extreme market conditions. The scenarios presented here show what results your investment could produce. You can compare them with scenarios for other derivatives. Buying this product means that you believe the price of the underlying will rise. Your maximum loss would be the loss of all your invested funds.

Recommended holding period: None

Example investment: 10.000 EUR (nominal value of the position)

If the investor closes the position after 1 year

The table shows the amounts of profit or loss that an investment can generate in 1 year under different scenarios, assuming an investment of **€10,000** (nominal value)

SCENARIOS		EUR/USD
Stress	What you might get back after costs Average return each year	-6 900 EUR -169%
Unfavorable	What you might get back after costs Average return each year	-1 700 EUR -117%
Moderate	What you might get back after costs Average return each year	- 540 EUR -105%
Favorable	What you might get back after costs Average return each year	780 EUR -92%

Information on return terms for individual investors or built-in performance restrictions. There are no extraordinary costs involved in exiting an investment in the Product. The Product has no upper return spreads for the investor. **A statement that the tax rules of the individual investor's home Member State may affect the amount actually payable.** The tax rules of the individual investor's home Member State may affect the amount actually payable.

WHAT HAPPENS IF In2Markets IS UNABLE TO PAY OUT?

The investor can incur a financial loss related to the Company's failure to perform an obligation. In the event of the Company's insolvency, investors are entitled to claim compensation from the Investors Compensation Fund (ICF), which covers eligible investments up to EUR 20,000 per retail client. The Company is a member of the Investor Compensation Fund. The Company clarifies that all retail client funds are segregated from the Company's own funds in accordance with our regulatory requirements.

WHAT ARE THE COSTS?

Costs over Time

The tables show the amounts that are taken from investments to cover different types of costs. These amounts depend on the investment amount and the holding period of the Product. The amounts shown are illustrations based on a sample investment amount and different investment periods.

We assumed that:

- invested amount: 10.000 EUR (nominal value of the position)
- product results are consistent with the stated holding period

If the position is closed after 1 year:

- total costs: 248.58 EUR
- annual cost impact: 2.5 %

potential return (average annual return on investment) is calculated as a percentage of the reference amount (nominal value), i.e.: (net profit or loss)/reference amount -1 in accordance with the formula from Commission Delegated Regulation (EU) 2021/2268

COMPOSITION OF COSTS

One-off costs upon entry or exit		
Entry costs	None	1.5%
Exit costs	None	1.5%

ONGOING COSTS

Management fees and other administrative or operating costs	Swap points – a fee related to the financing of the position, charged when the position is held for another day. The calculation method is presented in the Swap Points Table.	247.76(2.5%)
Transaction cost	Spread value. Calculated when opening and closing a position	3%

INCIDENTAL COSTS TAKEN UNDER SPECIFIC CONDITIONS

Performance fees	None	0%
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HOW LONG SHOULD I HOLD THE PRODUCT AND CAN I TAKE MONEY OUT EARLIER?

The investor can terminate the investment in the Product at any time. Such a decision is not related to any extraordinary costs, other than standard cost of closing the position.

Recommended holding period: None

The investor determines the term of Product holding individually, however In2Markets is entitled to close an open position on currency CFD without Client's consent after 365 days from the date of opening of the position.

Deadline for withdrawing from the contract

The Investor may withdraw from the transaction on the Product by submitting a declaration of withdrawal, if the transaction on the Product was concluded at an incorrect price and In2Markets confirms the error based on the prices of a specified number of reference institutions. Detailed rules, including the deadline for withdrawing from the transaction concluded at the erroneous price and the method of determining the erroneous price are set out in the Regulations for the provision of services.

Early disposal

The investor independently determines the period of Product ownership. The Product does not have a specific holding period, and closing the position does not result in extraordinary fees and penalties and does not change the risk profile of the Product. It is possible to close a position during Product trading hours.

Consequences of cashing in before the end of the investment period or the end of the recommended holding period.

The investor can end the investment at any time. Such a decision does not involve any extraordinary costs.

HOW CAN I COMPLAIN?

- The investor can submit a complaint to In2Markets regarding the Products and services offered by In2Markets. Complaints regarding services provided by In2Markets can be lodged exclusively: (1) by sending by post or delivering in person a letter which will include all of the following information: Name, Surname, Passport Number, Country of Residence, Legal Entity Name, Trading Account Number, Postal Address, City, Telephone Number including country Code, Email, Date of the complaints' event, Name of Employee (if applicable) and the Description of the Complaint, to the following address: In2Markets Ltd, Chrysanthou Mylona, 16 B, AVENUE COURT, 3030, Limassol, Cyprus (2) electronically, by submitting the Complaints Form electronically via the Company's Client Portal. Detailed rules regarding review of complaints are specified in the Regulation for the provision of services of brokerage services. Email : complaints@in2markets.com

- To the Financial Ombudsman Service

Complaints can be addressed to the Financial Ombudsman to the following address:

Office address: Lord Byron Avenue 13, 1096, Nicosia, Cyprus, OR P.O. 25735, 1311, Nicosia, Cyprus

By fax: 00357 22 660 584 or 00357 22 660 118

By email: complaints@financialombudsman.gov.cy

- To the Cyprus Securities and Exchange Commission Complaints can be addressed to the Cyprus Securities and Exchange Commission (CySEC), via the procedures and forms sited on the following e-address:

<https://www.cysec.gov.cy/en-GB/complaints/how-to-complain/>

OTHER RELEVANT INFORMATION

This document should be read together with our Client Agreement, Risk Disclosure, Complaints Handling Policy and Conflicts of Interests Policies. Please visit our website to read further information related to investing in this product.