4XC

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LEGAL DOCUMENTATION

RISK DISCLOSURE STATEMENT

4XC is a trade name of 4XC (Seychelles) Ltd, a company registered in Seychelles under number 8428661-1 and licensed by the Financial Services Authority (FSA) under License number SD139.

RISK DISCLOSURE STATEMENT

Key risks of CFDs, rolling spot foreign exchange and other leveraged products.

Version	1.0
Effective date	6 July 2026
Registered company number	8428661-1
FSA securities-dealer licence	SD139
Contracting entity	4XC (Seychelles) Ltd
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- *Authorised and regulated by the Seychelles Financial Services Authority as a Securities Dealer.*
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IMPORTANT RISK WARNING

Leveraged CFDs and rolling spot foreign exchange are complex, speculative products. Leverage magnifies gains and losses. A relatively small adverse market movement can rapidly result in the loss of all funds in your trading account. Positions can be closed automatically at available market prices without prior notice, and stop-loss orders may execute at a materially worse price or may not execute at all.

- Do not trade unless you understand how the products work, how leverage affects gains and losses, when positions will be closed, all applicable costs and the extent of your potential liability.
- Only trade with money you can afford to lose. Do not use emergency savings, money required for essential living expenses, borrowed money, retirement funds needed for financial security or money held for another person.
- This Statement describes material risks but cannot cover every risk or every combination of risks that may arise. There is no guarantee of profit. If you are classified as a Retail Client, Applicable Law limits your aggregate liability for Leveraged Products connected to the relevant Trading Account to the funds in that Trading Account. This protection does not prevent you from losing all funds in that Trading Account.

1. STATUS AND PURPOSE

1.1. This Risk Disclosure Statement is issued by 4XC (Seychelles) Ltd (the "Company"). It forms part of the documents governing your Account and must be read together with the Client Service Agreement, the applicable Product Specifications and trading conditions made available through the Company's trading platform or website, the Order Execution Policy and any other document applicable to the Services.

1.2. Capitalised terms not defined in this Statement have the meanings given to them in the Client Service Agreement.

1.3. This Statement applies to CFDs, leveraged rolling spot foreign exchange and CFDs referencing indices, metals, commodities, futures, shares and other Underlying Assets made available by the Company.

1.4. This Statement is not investment advice, a personal recommendation, a forecast or an assurance that any product is appropriate for your objectives, financial circumstances or risk tolerance. You are responsible for deciding whether to trade and for obtaining independent advice where necessary. Nothing in this Statement limits the Company's duties to classify you, assess appropriateness or comply with any other requirement of Applicable Law.

1.5. Before making Leveraged Products available, the Company will classify you as a Retail Client or Professional Client and will carry out any appropriateness assessment required by Applicable Law. The Company may refuse or restrict access to a product where the applicable requirements are not satisfied. Classification or an appropriateness assessment does not guarantee profit, prevent loss or replace your responsibility to decide whether you understand and can bear the risks.

2. HOW CFDS AND LEVERAGE WORK

2.1. A CFD is a contract whose profit or loss is determined by the difference between its opening and closing values. CFDs and rolling spot foreign exchange products are cash-settled. You do not own the Underlying Asset, acquire voting or ownership rights or have any right to physical delivery.

2.2. Leverage allows you to obtain market exposure that is greater than the Margin you provide. It magnifies both gains and losses. A relatively small adverse movement in the Underlying Asset can rapidly consume a substantial part or all of your Equity, including during volatile markets, news events, market openings, weekends and price gaps.

2.3. Higher leverage, concentration in one product, correlated positions and repeated short-term trading materially increase risk. Positions that appear diversified may become highly correlated during market stress.

2.4. Past performance, back-tests, simulated results, historical volatility and previous profitable trading do not predict future results. A strategy may fail when liquidity, correlations, volatility, financing or execution conditions change.

3. MARGIN AND AUTOMATIC CLOSE-OUT

3.1. You must maintain the required Margin at all times. Margin Level is calculated as Equity divided by Used Margin, multiplied by 100. The Margin required for each product is stated in the applicable Product Specifications or Margin and Trading Conditions. Unless those conditions supplied to you specify different levels for your Account, the standard Margin Call Level is 100% and the standard Stop-Out Level is 50%. Under the Client Service Agreement, the Company may increase Margin requirements for new or existing positions because of volatility, exposure, concentration, liquidity, weekends, market events, news, counterparty requirements or regulatory changes.

3.2. When the Margin Level reaches or falls below the applicable Margin Call Level - 100% unless a different level is specified for your Account - the Account enters margin-call status. Margin-call status is an account condition and does not mean that the Company is required to contact you, issue a demand for funds or allow time for you to make a deposit. The Company may reject Orders that increase exposure, require additional Margin or place the Account in close-only mode. You are responsible for continuously monitoring your Account, Margin Level and open positions and for maintaining sufficient Margin.

3.3. When the Margin Level reaches or falls below the applicable Stop-Out Level - 50% unless a different level is specified for your Account - the stop-out process is triggered and the trading platform automatically begins closing open positions without your prior consent or notice, normally beginning with the most unprofitable position. If technical, liquidity, market or risk conditions prevent the normal sequence, positions may be closed in a different order.

3.4. The stop-out process continues until the Margin Level rises above the applicable Stop-Out Level or all open positions have been closed. Positions are closed at available market prices, not necessarily at the price displayed when the threshold is reached or at a price you would prefer. Price gaps, slippage and illiquidity can result in materially worse execution.

3.5. Deposits may be delayed, rejected, reversed or credited only after the stop-out process has begun or been completed. Do not rely on an intended deposit as a substitute for maintaining sufficient Margin. Funds or opposite positions held in another Account do not protect the affected Account unless the Company expressly agrees otherwise in writing.

3.6. Where you are classified as a Retail Client, your aggregate liability for all Leveraged Products connected to the relevant Trading Account is limited to the funds in that Trading Account, in accordance with Applicable Law. After all positions have been

closed and all applicable charges and adjustments have been posted, the Company will reconcile any negative balance arising from protected trading losses.

3.7. Negative-balance protection does not prevent the Account from falling to zero or temporarily showing a negative balance before reconciliation. It does not apply to liabilities that do not arise from protected trading losses, including a payment reversal or chargeback that removes funds previously credited to the Account, fraud or deliberate unlawful conduct, or other amounts lawfully due to the Company that are unrelated to protected trading losses. The Company will not use these exclusions to recover protected trading losses from a Retail Client.

4. MARKET AND EXECUTION RISKS

4.1. Prices can change rapidly because of economic data, central-bank decisions, political events, armed conflict, corporate news, market sentiment, weather, supply disruption, trading halts, large orders or unexpected events. Volatility can widen spreads, increase Margin requirements, reduce available size or make it difficult or impossible to close a position at a predictable price.

4.2. A market may reopen at a price substantially different from its previous close. This gap may cause an Order to execute at the first available price, which may be far from the requested level. Slippage can be positive or negative and may increase when markets are volatile, illiquid or communications are delayed.

4.3. Trading may be suspended, restricted or placed in close-only mode. An exchange, data source, liquidity provider or counterparty may stop quoting or impose restrictions. In those circumstances, the Company may suspend or reject Orders, use alternative prices, change trading settings or close or adjust positions as permitted by the Client Service Agreement.

4.4. Large Orders may be split, partially executed or filled at several prices. An instruction may be delayed or rejected because of market hours, size limits, Margin, system capacity, Account restrictions, compliance controls, price changes, liquidity or other execution conditions.

4.5. Stop-loss and other conditional Orders can reduce but do not eliminate risk. They do not guarantee execution at the trigger price. A limit Order may not execute even if a chart appears to touch the level because the relevant bid or offer may not have reached it, available size may be insufficient or the market may move too quickly.

4.6. Hedged or opposite positions may not remove risk. They may consume Margin, incur spreads and financing, be closed separately and behave differently across Accounts

or products. A guaranteed-stop or similar feature applies only where it is expressly offered and is subject to its specific terms and charges.

5. OTC, COUNTERPARTY AND PRICING RISKS

5.1. Each OTC Transaction is entered into directly between you and the Company. Your ability to close the Transaction or realise its value depends on the Company continuing to provide Quotes and perform its obligations under the Client Service Agreement and Applicable Law. A Transaction entered into with the Company generally cannot be transferred to, or closed with, another provider.

5.2. The Company acts as principal and is the contractual counterparty to your Transactions. The Company may hedge all or part of its resulting market exposure with third parties or retain that exposure under its risk-management arrangements. This may give rise to potential conflicts of interest, which the Company seeks to identify and manage in accordance with its Conflicts of Interest Policy.

5.3. The Company relies on banks, payment providers, liquidity providers, brokers, custodians, data sources and technology suppliers. Their failure, insolvency, operational disruption or withdrawal of service may affect pricing, execution, payments or access to the Services. Client Money is handled in accordance with Applicable Law and the arrangements described in the Client Service Agreement. It may be held with approved banks or other permitted third parties and may be pooled with other clients' money in omnibus accounts. Segregation and safeguarding arrangements reduce but do not eliminate the risk of loss, shortfall, delay or restricted access following the failure of a bank, custodian, payment provider or other third party.

5.4. The Company's Quote may differ from prices shown by another broker, exchange, website or data service because of timing, liquidity, spread, mark-up, product construction, financing, source selection or system methodology. A chart price, high or low, news price or Underlying Asset price is not necessarily executable.

5.5. Where a Quote or Transaction is affected by a manifest pricing or execution error, the Company may take the corrective action permitted by the Client Service Agreement and Applicable Law. Any action will be based on objective market information, taken fairly and notified to you as soon as reasonably practicable. During a disruption, the Company may use alternative data or a reasonable valuation methodology, which may differ from a later market price.

6. COSTS AND FINANCING

6.1. Spreads, commissions, overnight financing, currency conversion charges, payment charges, data or platform charges, any disclosed inactivity fee and taxes, where applicable, reduce returns and may turn a profitable market movement into a net loss.

6.2. Variable spreads may widen substantially. Financing rates may change and may be charged for multiple days before weekends or holidays. A position held for a long period may incur costs exceeding the original Margin.

6.3. Frequent trading creates repeated spread and commission costs. An Introducing Broker, signal provider or manager may receive remuneration linked to trading volume, which can create an incentive for excessive trading.

6.4. Before trading, review the applicable Product Specifications, Account terms and trading conditions. Consider the total costs in monetary terms for your intended position size and holding period, including any financing charged over weekends or holidays.

7. PLATFORM, CYBERSECURITY AND AUTOMATED TRADING

7.1. MT4, MT5, internet connections, mobile networks, devices, data feeds and authentication systems may fail, slow down or become unavailable. An Order may be delayed, duplicated, rejected or received after the market has moved.

7.2. Maintenance, software updates, outages, cyberattacks, denial-of-service events, malware, power failures and third-party infrastructure problems may prevent access to the Services. You should maintain alternative communication arrangements and should not rely on one device, connection or communication channel.

7.3. If credentials or devices are compromised, an unauthorised person may trade or request payments. Use strong unique passwords, multifactor authentication where available, secure devices and report suspicious access immediately. Email, SMS, chat and portal messages may be delayed, intercepted, spoofed or redirected; verify unusual requests through official channels.

7.4. Platform displays, alerts, statements and Margin indicators may be delayed or inaccurate during a disruption. You remain responsible for monitoring your Account and making trading and risk-management decisions, without limiting any duty or liability of the Company that cannot lawfully be excluded.

7.5. Introducing Brokers, marketing affiliates, educators, influencers, signal providers, external account managers, Expert Advisor providers and software developers are independent third parties unless the Company expressly confirms otherwise in writing. They are not authorised to bind the Company or make promises on its behalf. The Company does not guarantee their services, strategies or performance.

7.6. Copy trading, signals, algorithms, Expert Advisors and other automated systems may replicate errors rapidly, overtrade, use excessive leverage or malfunction. Back-tests and advertised results may omit slippage, liquidity, costs or survivorship bias. A demo account does not reproduce all live-market conditions or the emotional and financial effects of real loss.

7.7. Giving another person authority to operate your Account creates substantial risk. Monitor activity, fees and conflicts and revoke authority immediately if you are concerned.

8. OTHER IMPORTANT RISKS

8.1. If the product, Account or payment is denominated in a currency different from your reference currency, exchange-rate movements may increase losses or reduce profits independently of the product's market movement. The Company may convert profit, loss, fees, Margin or payments at an available rate plus any disclosed adjustment.

8.2. Dividends, distributions, splits, consolidations, rights issues, takeovers, delistings, suspensions, index changes and other corporate actions may cause price, cash, quantity, Margin or financing adjustments. A futures-based CFD may expire, roll or receive a cash adjustment, and the Company may close, roll or adjust positions if the Underlying Asset expires, is cancelled, becomes unavailable or is subject to extraordinary terms.

8.3. Laws, regulations, sanctions, product-intervention measures, tax rules, exchange controls and regulatory directions may change. A product may be restricted or withdrawn, Margin requirements may be increased, trading may be suspended, an Account may be restricted or closed, and funds may be delayed or returned. The Company's authorisation in Seychelles does not mean that the Services may lawfully be offered or used in every jurisdiction.

8.4. The tax treatment of trading depends on your residence, status and circumstances and may change. You are responsible for obtaining advice, reporting and paying tax. Insolvency, litigation, enforcement or recovery across jurisdictions may be complex, costly and delayed.

8.5. Trading risk depends on your knowledge, income, wealth, obligations, objectives, experience, emotional response and ability to monitor markets. Overconfidence, loss chasing, revenge trading, excessive frequency, concentration, failure to use limits and reliance on borrowed funds may cause severe loss. Establish a risk budget, position-size limits, a maximum loss level and a contingency plan before trading.

9. NO ADVICE, COOLING-OFF, COMPLAINTS AND ACKNOWLEDGEMENT

9.1. The Company does not guarantee profit, protection from trading loss, continuous market access, a maximum spread, a particular execution price or the success of any strategy.

9.2. General information, research, market commentary, education, analytics and communications are provided for information only and do not constitute personal investment, legal or tax advice. You should obtain independent professional advice where necessary.

9.3. No Introducing Broker, employee, representative, affiliate or third party is authorised to promise a return, guarantee a result, waive a risk or override the Company's written disclosures and contractual terms.

9.4. If you are a Financial Consumer, you may withdraw from the Client Service Agreement within 14 calendar days beginning on the date on which the Agreement is entered into, subject to Applicable Law. To exercise this right, send a clear written notice to support-sc@4xc.com. Cancellation does not reverse Transactions already executed. Any open positions will be closed or settled in accordance with the Client Service Agreement, and resulting profits, losses, charges and reasonable costs permitted by Applicable Law will remain payable or receivable. The Company will return any amount due to you within 14 working days after receiving a valid notice, after settling binding Transactions and deducting amounts permitted by Applicable Law. This contractual 14-day period does not limit any longer or more favourable right available under Applicable Law.

9.5. You may submit a complaint by email to complaints-sc@4xc.com, clearly marked "Formal Complaint". The Company will handle the complaint under its Complaints Handling Policy and provide a determination within 21 Business Days, or within any other period required by Applicable Law. If you are dissatisfied with the determination, or no determination is provided within the applicable period, you may refer the complaint to the Seychelles Financial Services Authority through its official complaints process. The FSA may be contacted at Bois de Rose Avenue, P.O. Box 991, Victoria, Mahé, Seychelles, or complaints@fsaseychelles.sc.

9.6. Your acknowledgement of this Statement does not waive any duty or liability that cannot lawfully be waived and does not prevent you from making a complaint or exercising any legal or regulatory right.

RISK ACKNOWLEDGEMENT

By electronically signing or acknowledging this Risk Disclosure Statement during onboarding and before your Account is approved for trading, you confirm that the key features and material risks of the Services have been explained to you through this Statement and the onboarding information provided in a manner that you understand; that you have received, read and understood this Statement; that you understand leveraged products are complex and speculative; that you may lose all funds in the relevant Trading Account; that stop-loss and other conditional Orders may not limit losses to the intended amount; that you have had an opportunity to ask questions and obtain independent advice; and that you will trade only where you understand the products and can bear the potential loss. You also understand that client classification and an appropriateness assessment do not guarantee profit or prevent loss. Your electronic acknowledgement is intended to have the same effect as a handwritten signature, to the extent permitted by law.