

KEY INFORMATION DOCUMENT – PRIIP KID

1. Purpose

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

2. Name

- This Product can be traded “Over the Counter” (OTC).
- Product: Contracts for differences (“CFDs”)
- PRIIP Manufacturer: Reliantco Investments Ltd (the “Company”)
- Website: www.ufx.com
- Telephone number for further information: +357 25 030314
- Supervisory Authority: Cyprus Securities and Exchange Commission (“CySEC”)
- This document was last updated on 21/06/2018.

3. What is this product?

Type

The product is Financial contract for difference (CFD) is a derivative product that gives the holder an economic exposure, which can be long or short, to the difference between the price of an underlying asset at the start of the contract and the price when the contract is closed.

Objectives

This product creates a leveraged exposure to the movement of the value of the underlying asset. Its return is mainly affected by the price and volatility of the underlying asset, the extent of leverage used by the investor and the associated costs of the trade. The price of the underlying asset is driven by the demand and supply which is directly affected by various factors such as important political events, central bank announcements and economic and geopolitical developments.

Positions on this product can be opened and closed from Sunday 21:00 GMT to Friday 19:00 GMT.

Intended Investors

CFDs offered by the Company are suitable only for traders who are able to bear the loss of investment capital, those who understand the risks associated with trading on margin and have experience in taking risks involved in the acquisition and trade of financial contracts.

Term

This product does not have any maturity or termination date.

4. What are the risks and what could I get in return?

Summary Risk Indicator (SRI)

The SRI is a guide to the level of risk of this Product compared to others. It indicates how likely it is that the Product will result losses because of market movement. We have classified this Product as 7, which is the highest risk class. This rates the potential losses from the future performance at a very high level. In other words, you may profit or lose a much greater amount than the value of your initial



margin investment. Your loss can be up to the full balance of your account. Because leverage influences the speed at which profits and losses can be made, it is of the utmost importance to monitor your open positions closely.

You may receive payments in a different currency than in your trading account balance, so the final returns you will get depend on the exchange rate between two currencies, meaning you are exposed to foreign exchange risk.. The tax legislation of your jurisdiction may also have an impact on the actual payout.

In some circumstances, you may need to make additional payments to compensate for losses (i.e. margin payments). The total loss you may incur will never exceed your invested amount. The Company offers Negative Balance Protection to its Clients, meaning that they will never be in a position to lose more funds than the amounts invested with the Company. In case the account balance of a Client enters in negative territory, this amount will not be requested by the Company, and the Client's account will be brought back to zero (0).

Worst Case Scenario

Investors may lose their entire invested capital, depending on the direction of the CFD. The investment may imply losses that cannot be determined and therefore the investor may lose all their equity. For instance, an investor may be in the worst position where:

- A Long position (buying a CFD) is opened and the price at the time the position closes is lower than the price at the time the position was opened.
- A Short position (selling a CFD) opened and the price at the time of the position closes is higher than the price at which the position was opened.

Moderate Scenario

An investor may lose part of their invested capital, depending on the direction of the CFD. The investor's investment may suffer losses which can be recovered if the investor manages to make certain profits.

Best Case Scenario

The outcome cannot be quantified as there are no upper limitations. However, an investor may earn more than their initial investment if the direction of the CFDs is in their favour. An investor may be in a better position when he opened:

- A Long position (buying a CFD) and the price at the time which closes is higher than the price at the time the position was opened.
- A Short position (selling a CFD) and the price at the time of the position closes is lower than the price at the time the position was opened.

Scenarios

Favourable			Moderate			Unfavourable		
Balance	Return	Profit/Loss	Balance	Return	Profit/Loss	Balance	Return	Profit/Loss
€ 3,100.83	70%	+€5271,44	€ 785.90	-8%	-€62,8	€559.75	-80%	-€447,8

5. What happens if the Company is unable to pay out?

If UFX is unable to meet its financial obligations to you, you may lose the value of your investment. However, we segregate all retail client funds from our own money in accordance with our regulatory requirements. In case the Company bankrupts, your investment is covered by the

Investment Compensation Fund (“ICF”) which covers investments up to €20.000 per person, per firm.

6. Costs of PRIIP

What are the costs?	
The different types of costs involved when you trade CFD products can be seen on https://www.ufx.com/en-gb/about-us/trading-conditions/ . However, the costs will vary depending on the investment options you choose. Additional informational can be found at https://www.ufx.com/en-gb/assets/	
One-off costs	Spread: The spread is the difference between the buy (offer) and sell (bid) price that we quote.
Ongoing basis	Rollover Fee / Overnight Fee: At the end of each trading day, the rollover fee is calculated when a trader leaves a position open past 00:00 GMT.
Other costs	Inactivity / Maintenance Fee: A fee of up to \$50 (or equivalent as applicable to the client chosen currency) will be levied, should you not use the trading platform for a period of 90 days.

7. How long should I hold it and can I take money out early?

Trading with CFD instruments involves significant risk with frequent market movements and price changes. Clients are free to open/close a trade whenever they believe that it best fits, given that the markets are open. Clients have the right to withdraw their total balance whenever they choose to do so, if there are no open positions on their trading account. In case there are open positions, the client can withdraw any amount in excess of the free margin required for that particular trade.

8. How can I complain?

Steps to submit a complaint: Clients who wish to file a complaint must do so by submitting the relevant complaint form to the email address below along with relevant details.

Email Address: complaints.cy@ufx.com

Additional information about complaints policy can be found through the link:

<https://www.ufx.com/wp-content/uploads/2017/09/Complaints-Policy.pdf>.

9. Other relevant information

You are strongly advised to read and understand the documents and policies available on the link below and contact us if you have any questions:

<https://www.ufx.com/en-gb/about-us/company-policies/>