

margin requirements, your open positions will be liquidated. **The total loss you may incur could significantly exceed the initial margin requirement, but it will not exceed the equity in your retail CFD account.** You may not be able to close your position easily, or you may be forced to sell at a price that adversely affects your realized profit or loss. Markets may fall overnight, and we may not be able to close your position at a price that prevents losses beyond the initial margin deposited. Furthermore, if Instant Trading EU LTD is unable to meet its payment obligations, you could lose your entire investment.

Performance scenarios:

Future market developments cannot be accurately predicted. The scenarios presented are only indicative of some potential outcomes based on recent returns, and actual returns may be lower. The scenarios presented are estimates of future performance based on historical data showing how the value of this investment has fluctuated. Your returns will depend on how the market performs and how long you hold the CFD. The various scenarios demonstrate your potential returns under different market conditions and do not account for the possibility that we may be unable to fulfill our payment obligations to you. This key information document applies to all CFDs. For each trade you enter, you are responsible for choosing the CFD instrument, determining when you open and close the position, deciding on the trade size (risk), and whether to use any risk mitigation features (such as stop-loss orders).

The performance and risks associated with this product are influenced by a number of factors, some of which are determined by the client, including account leverage, utilization of leverage, and the holding period.

The assumptions used in the performance analysis are described below:

CFD on #AAPL.p	Performance Scenarios
#AAPL.p opening price	222.43
Holding period	1 day
Investment Value	€10,000
Leverage	5
Notional Value	€50,000.00

Performance Scenarios:

Scenarios (assuming EUR 10,000 investment held for 1 day)		Low volatility	Medium volatility	High volatility
Stress Scenario	Profit/Loss after costs	-€1,250.00	-€4,700.00	-€5,050.00
	Change in underlying asset price	-2.50%	-9.40%	-10.10%
	Daily return	-12.50%	-47.00%	-50.50%
Unfavorable Scenario	Profit/Loss after costs	-€1,042.50	-€3,512.50	-€3,940.00
	Change in underlying asset price	-2.09%	-7.03%	-7.88%
	Daily return	-10.43%	-35.13%	-39.40%
Moderate Scenario	Profit/Loss after costs	-€835.00	-€2,325.00	-€2,830.00
	Change in underlying asset price	-1.67%	-4.65%	-5.66%
	Daily return	-8.35%	-23.25%	-28.30%
Favorable Scenario	Profit/Loss after costs	€1,042.50	€3,512.50	€3,940.00
	Change in underlying asset price	2.09%	7.03%	7.88%
	Daily return	10.43%	35.13%	39.40%

What happens if Instant Trading EU Ltd is unable to pay out?

All client funds held by the Company are held in segregated bank accounts, separate from the Company's own funds, and safeguarded with highly-rated credit institutions in Europe. The Company performs daily internal and external reconciliations as required by the CySEC and in accordance with the MiFID II regulations, to ensure that it maintains sufficient funds in its client accounts to cover all clients funds.

In the unlikely event that the Company will be unable to pay out, clients may contact the Investor Compensation Fund (ICF). The ICF is the statutory fund of last resort for customers of Cyprus Investment Firms (CIFs). It provides compensation of up to €20,000 per eligible client if the Company is unable to fulfill its financial obligations. The actual amount of compensation paid by the ICF will depend on the details of the claim. The ICF is an independent body established under the Investment Services and Activities and Regulated Markets Law of 2007. The Company is a member of the ICF, as it is authorized and regulated by CySEC (License Number: 266/15).

What are the costs?

The Reduction in Yield ("RIY") represents the impact that the total costs you pay will have on the investment return you may receive. The total costs encompass one-off, ongoing, and incidental costs. The amount shown reflects the cumulative costs associated with the product itself for an estimated holding period of one (1) day. The figures assume an investment of €2,000 for a product with a € 50,000 notional value. These figures are estimates and may be subject to change in the future.

Costs Over Time:

The individual selling or advising you on this product may charge you additional costs. In such cases, this individual will provide you with detailed information regarding these costs and will illustrate the impact of all costs on your investment over time.

Investment EUR 10,000	If you cash in after 1 day
Total costs	45.05
Impact on return (RIY) per day	5.40%

Composition of costs

The table below shows:

- The impact of different types of costs.
- The meaning of various cost categories.

CFDs on STOCKS (Example: #AAPL.p) *					
	Type of cost	ECN	ECN PRO	VIP	
Spread*	One-off	14	10	8	The spread is the difference between the bid (sell) and the ask (buy) price.
Swaps (rollover rate)**	Recurring	-15%	-15%	-15%	The Swap (rollover) rate represents the net interest return on a currency position held overnight by a trader.
Commissions***	One-off	0.04%	0.025%	0.01%	The commission is the charge levied by an investment broker for executing trades on a trader's behalf.
Incidental Costs	Performance fee	n/a	n/a	n/a	Incidental costs, also referred to as incidentals, include gratuities and other minor fees or expenses incurred in addition to the primary service, item, or event provided during business activities.
	Carried Fee	n/a	n/a	n/a	

* The spread shown is the average floating spread in points

** Swaps are shown as a percentage per year

*** Commission is shown per transaction (per side)

Compound effect of costs	Spread (in pips)	Spread value in EUR	Commission	Commission value in EUR	Swaps 1 night	Swaps value in EUR	P/L	Net Profit	Total Costs	% of Costs on Return
ECN	14	12.94	0.04%	0.00001708890503	-15%	9.75	390.8969	368.21	22.69	5.80%
ECN PRO	10	9.24	0.025%	0.00001068056564	-15%	9.75	390.8969	371.90	18.99	4.86%
ECN VIP	8	7.39	0.01%	0.000004272226257	-15%	9.75	390.8969	373.75	17.14	4.39%

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

Recommended (minimum required) holding period: None

There is no recommended or minimum holding period for this product. You may choose to exit your position at any time without any consequences, other than the termination of your exposure to the underlying asset at that point.

Early termination may occur if your account has insufficient funds to meet the margin requirements for your position, due to certain corporate actions affecting your position, if Instant Trading EU Ltd decides to discontinue the CFD for any reason, or if Instant Trading EU Ltd becomes insolvent.

How can I complain?

Complaints should be submitted via email to compliance@instaforex.eu. A copy of the Company's complaint procedure can be found [here](#).

If you are not satisfied with the Company's final decision, you have the right to submit a complaint to the Financial Ombudsman at <http://www.financialombudsman.gov.cy>.

Other relevant information

Additional important documents, including but not limited to the Terms and Conditions, Order Execution Policy, Privacy Policy, Risk Disclosure, and Pillar III Disclosures, are available [here](#).

It is essential that you thoroughly review and fully understand these documents before opening an account or engaging in trading activities with the Company.