

One Financial Markets (DIFC) Ltd is a company registered in the Dubai International Financial and regulated by the Dubai Financial Services Authority.

One Financial Markets is the trading name of C B Financial Services Ltd, a company registered in England with company number 6050593.

C B Financial Services Ltd is authorised and regulated by the Financial Conduct Authority in the UK (under firm reference number 466201) and the Financial Sector Conduct Authority in South Africa (with foreign FSP number 45784).

RETAIL FOREIGN EXCHANGE RISK DISCLOSURE

This disclosure is a necessary addition to your Introducing Brokerage Agreement (“IBA”) with One Financial Markets (DIFC) Ltd. (“OFMD”) in relation to introducing you to C B Financial Services Ltd, a company registered in England with company number 6050593, which is authorised and regulated by the Financial Conduct Authority in the UK (under firm reference number 466201) and the Financial Services Board in South Africa (with foreign FSP number 45784) operating under the trading name One Financial Markets and should be acknowledged and signed by you.

This disclosure is not intended to include all risks associated with the products and services to be provided to you by One Financial Markets. The products and services to be provided to you by One Financial Markets are detailed in your client agreement with One Financial Markets. In addition to your IBA with OFMD and your client agreement with One Financial Markets, OFMD should also provide you with this disclosure to outline the associated risks related to Foreign Exchange (FX) trading.

Significant Loss Potential and no guarantees: You should be aware that the risk of loss can be substantial when transacting in FX. You should carefully consider whether such transactions are suitable for you and only risk an amount of money you can afford to lose. You should also note that the funds or property you post as your initial deposit and the FX positions you hold with One Financial Markets are not guaranteed. One Financial Markets may use these deposits against losses generated by your transactions. You are personally responsible for all losses resulting from these positions and in some cases you may lose more than you deposited.

You should also be aware of the following:

Margin Trading: in the context of FX, involves posting funds or property in the form of a margin deposit to your FX trading account. This margin deposit allows you to trade more than the deposit you have posted. This is known as leverage. Any leverage you utilise will amplify your losses and you may rapidly lose all the funds or property you deposited as margin. In these instances One Financial Markets may seek to recover these losses in an appropriate forum, such as a court of law.

Stop loss limits are set to limit your losses. However, during times of significant market volatility, limited liquidity, failure of electronic or telecommunications systems, or force majeure it may not be possible to give effect to Stop Loss Limits at the requested price. Stop losses are not guaranteed and you will remain liable for all losses.

Inherent Conflicts: One Financial Markets is the counterparty to all of your FX transactions. When you sell, One Financial Markets will be the buyer. When you buy, One Financial Markets will be the seller. When you lose money on a transaction, One Financial Markets may make money on the same transaction in addition to fees and commissions it may charge you. The prices offered to you by One Financial Markets may not necessarily be the best prices available and may differ from prices offered to other clients of One Financial Markets.

Electronic trading platforms, no matter how convenient or efficient, do not remove the risks associated with FX transactions.

Un-regulated activities: An electronic trading platform for retail FX transactions is not an exchange. It does not connect to or route orders to an exchange. It is simply an electronic connection for communicating with One Financial Markets. This trading platform may not be regulated by a financial services regulator. So how you and One Financial Markets use the platform is governed only by your contract with One Financial Markets.

Furthermore FX services that you receive may be provided by another company, in another country, connected to One Financial Markets. Activities conducted in those countries are not regulated by the DFSA. You should seek information from One Financial Markets about which financial services regulator is responsible for regulating each of the products and services One Financial Markets provides to you before you commit any funds.

This brief risk disclosure does not disclose all risks associated with FX transactions. You should carefully consider the amount of money you can afford to lose, before you commit funds for trading purposes. If you are not sure that you understand a particular product, instrument or transaction, you should first seek appropriate professional advice before entering into the product, instrument or transaction.

The following table is provided to you by One Financial Markets. The table shows the number of non-discretionary retail accounts (that is, accounts that are similar to the one that you may have) maintained by One Financial Markets.

FX Retail Accounts Disclosure	Total Number of Accounts	Number of Profitable Accounts	Profitable Accounts Ratio (%)
Most Recent Quarter	205	67	32.68
Q1 2018	263	89	33.84
Q4 2017	224	67	29.91
Q3 2017	191	63	32.98

Regulatory approval received 19th March 2017

Past performance is not a reliable indicator of future results.