ECOMMBX INVESTMENTS LTD

KEY INFORMATION DOCUMENT

CFD on Major FX Currency Pairs

Rolling Spot FX – Heding & Speculative Use

Purpose

This document provides key information about this 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.

Product

PRIIP Manufacturer:	ECOMMBX INVESTMENTS LTD ("Company")	**Website & Contact Number:**	www.ecommbx.com & +357 22 670017
Product Name:	CFD on Major FX Currency Pairs (Rolling Spot)	**Supervisory Authority:**	Cyprus Securities and Exchange Commission ("CySEC")
Underlying Assets:	Currency pairs composed of any two (2) of: USD / EUR / JPY / GBP / CAD / CHF	**Trading Method:**	OTC via Company's electronic trading platform
CySEC License No.:	228/14	**Document Date:**	31/05/2026

⚠ You are about to enter a product that is not simple and may be difficult to understand. CFDs on FX involve leverage and significant risk of loss. This document is not marketing material — it is required by law.

What is this product?

Type: This product is a rolling spot Contract for Difference ("CFD") on major foreign exchange ("FX") currency pairs. A CFD is a leveraged derivative product that enables clients to gain exposure to movements in FX exchange rates without physical delivery of the underlying currencies.

The product is traded over-the-counter ("OTC") through Company's electronic trading platform. Profits and losses are settled in cash based on the difference between the opening and closing price of the position.

Objectives: The product may be used for (1) foreign exchange risk management ("hedging") and/or (2) speculative trading purposes.

(1) **Heding Purposes:** Hedging users may include importers, exporters, multinational companies, businesses with foreign-currency obligations and institutional investors seeking to reduce exposure to adverse currency movements.
(2) **Speculative Purposes:** The product may also be used by investors seeking leveraged exposure to FX market movements for trading purposes. It carries significantly higher risk than hedging, as no offsetting exposure to cushion losses.

How the product works: Clients may open "long" or "short" leveraged positions on FX currency pairs by depositing margin representing a percentage of the total notional exposure.

Returns depend on: (1) market price movements, (2) position size, (3) leverage applied, (4) holding period; and (5) applicable costs and charges.

Positions may remain open indefinitely subject to maintenance of sufficient margin and may be automatically closed where margin requirements are not met.

Intended Retail Investor: This product is intended for investors:

- with knowledge or experience of leveraged products and margin trading;
- seeking short-term exposure to FX markets or hedging currency exposure;
- with high risk tolerance; and
- able to bear losses up to the total amount invested.

⚠ CFDs are complex and high-risk products and may not be appropriate for all investors.

Term: This product has no fixed maturity date. Positions may be opened and closed during market hours.

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

Risk Indicator

1	2	3	4	5	6	**7**

Lower Risk ⟷ Higher Risk

Liquidity

High — no prescribed holding period; positions may be closed at any time during market hours.

Key Risks

Market Risk:	FX prices may move rapidly and unpredictably due to economic and geopolitical events.	**Basis Risk:**	Hedging positions may not fully offset the underlying exposure.
Leverage Risk:	Leverage magnifies gains and losses and may result in rapid loss of invested capital.	**Overnight Financing Risk:**	Swap charges apply to positions held overnight and may reduce returns.
Margin Close-Out Risk:	Positions may be automatically closed if margin requirements are no longer met.	**Counterparty / Platform Risk:**	Trades are executed OTC through Company's systems and may be affected by technical disruptions.
Negative Balance Protection:	Retail clients cannot lose more than the funds deposited with the Company.		

Performance Scenarios – Illustrative Example

Scenario Assumptions — EUR / USD (Example)			
Investment / Margin	€1,000	**Leverage**	20:1
Holding Period	1 Day	**Opening Price**	1.17151
Notional Trade Value	€20,000	**Note**	For hedging mandates, leverage and notional are calibrated to the client's underlying exposure.

Performance Scenario	Outcome	Long P/L	Short P/L	Long Close	Short Close
Favourable	**€1,105.33**	+€105.33 (+10.53%)	+€109.43 (+10.94%)	1.17768	1.16510
Moderate	**€997.95**	-€2.05 (-0.20%)	+€2.05 (+0.20%)	1.17139	1.17139
Unfavourable	**€896.37**	-€103.63 (-10.36%)	-€99.70 (-9.97%)	1.16544	1.17735
Stress	**€748.36**	-€251.64 (-25.16%)	-€243.96 (-24.40%)	1.15677	1.18580
		You profit when the price **rises**. P/L = percentage price change × notional.	You profit when the price **falls**. P/L = the inverse percentage change × notional.		

⚠ These scenarios are illustrative only and not an exact indicator of future performance.

What happens if the Company is unable to pay out?

All client funds held by the Company are maintained in segregated bank accounts, entirely separate from its own funds, held with credit institutions in Europe. The Company performs regular internal and external reconciliations in accordance with CySEC requirements and MiFID II rules to ensure that adequate client funds are maintained at all times.

Eligible clients may be covered by the Investor Compensation Fund (ICF) for clients of Cyprus Investment Firms, subject to eligibility criteria and applicable limits. Compensation coverage is up to €20,000 per eligible client.

What are the costs?

All costs and charges associated with this product reduce the potential return on investment and may affect the effectiveness of a hedging strategy. Further information, including a personalised costs and charges illustration in monetary terms, is available upon request prior to trading.

One-off Costs	Entry cost — Spread	The difference between the bid and ask price. Realised each time a position is opened and closed.
	Commission	Up to 2%. charged on the transaction value or as an annualised percentage if used for hedging.
Ongoing Costs	Daily holding cost (Swap / Rollover)	An overnight financing fee is charged (or credited) for each night a rolling spot position remains open. For hedging mandates with agreed terms, swap rates are disclosed in advance. The longer the position is held, the greater the cumulative cost.
Leverage	On notional amount	5% or 20:1, with minimum initial margin of €100k
Advisory / Hedging fee	Hedging advisory service	Where an FX hedging advisory mandate is agreed with the Company, a fee may apply. This is disclosed separately in the service agreement and expressed as a percentage of the notional hedging position per annum.

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

There is no prescribed holding period. Positions may be closed at any time during market hours. Clients may withdraw available free margin subject to open position requirements.

How can I complain?

Complaints may be submitted through the official [complaints procedure] available on the Company's website.

Other relevant information

The Company is legally required to provide you with the Activation Package (including the Terms & Conditions), Order Execution Policy, Conflict of Interest Policy, Complaints Handling Policy, Risk Disclosure Notice and Costs & Charges Disclosure, which are available on the Company's [Investments Legal Documents page].