RIT Gestion

Trading Risk Disclosure and Client Acknowledgment

CHAPTER I: GENERAL PROVISIONS

ARTICLE 1: PURPOSE AND APPLICATION

1.1 This Trading Risk Disclosure and Client Acknowledgment Policy (the **"Policy"**) establishes the Company's framework for informing Clients of the material financial, market, operational, technological, liquidity, and other risks associated with the Company's Services, Trading Platforms, financial products, and related transactions.

1.2 This Policy forms part of the Company's **Terms Governing Use of Services** and applies to all Clients, account holders, beneficial owners, authorized representatives, and other persons accessing or using the Company's Services, Trading Platforms, systems, or financial products.

1.3 By registering an account, depositing funds, entering into transactions, maintaining positions, or otherwise using the Services, the Client confirms that they understand and voluntarily accept the risks described in this Policy and those reasonably associated with leveraged financial market activities.

1.4 Trading in leveraged financial products, including Contracts for Differences (**"CFDs"**), digital assets, cryptocurrencies, commodities, foreign exchange products, indices, securities, and other derivatives may result in substantial or complete financial loss and may not be suitable for all Clients.

1.5 Nothing in this Policy constitutes financial, investment, portfolio management, fiduciary, tax, or legal advice, nor does the Company provide any assurance of profitability, capital preservation, favorable execution, or future performance.

1.6 The Company does not guarantee uninterrupted access to its Services or favorable market conditions and makes no representation regarding the future performance or profitability of any trading strategy.

1.7 The Company may amend, replace, supplement, suspend, or update this Policy where reasonably required for legal, regulatory, compliance, operational, cybersecurity, commercial, or risk-management purposes.

CHAPTER II: MARKET EXPOSURE AND TRADING RISKS

ARTICLE 2: FINANCIAL INSTRUMENTS AND SPECULATIVE ACTIVITY

2.1 Transactions conducted through the Company's Trading Platforms may involve derivative-based and leveraged financial instruments, including CFDs, rather than ownership, possession, delivery, or custody of the underlying assets.

2.2 Trading results depend on changes in market prices during the life of a position and may be materially affected by leverage, liquidity, volatility, pricing conditions, execution timing, and external market developments.

2.3 The Company may provide access to instruments relating to:

(a) foreign exchange and fiat currencies;

(b) cryptocurrencies and digital assets;

(c) commodities and precious metals;

(d) securities and stock indices;

(e) exchange-traded products; and

(f) other derivative or synthetic instruments.

2.4 Such instruments may involve substantial risk and may result in rapid or significant financial losses.

ARTICLE 3: VOLATILITY AND LEVERAGE

3.1 Leverage magnifies both potential gains and losses and may result in losses exceeding the Client's initial deposit, account equity, or available balance, subject to applicable law and the Company's account arrangements.

3.2 Markets may experience sudden or extreme movements due to geopolitical events, economic announcements, central bank decisions, regulatory developments, sanctions, liquidity shortages, cyber incidents, technological disruptions, market speculation, force majeure events, or other unforeseen circumstances.

3.3 Historical performance, market trends, technical indicators, forecasts, analytical models, and previous trading results do not guarantee future performance or profitability.

3.4 The Client accepts the possibility of market gaps, slippage, delayed or partial execution, rejected orders, abnormal spread widening, temporary illiquidity, and adverse pricing conditions.

3.5 During volatile or illiquid conditions, stop-loss orders and other protective mechanisms may execute at prices materially different from those intended or may fail to limit losses effectively.

3.6 Unless expressly required by applicable law, funds deposited with the Company are not represented as being protected by government-backed deposit insurance, investment compensation schemes, banking guarantees, or capital preservation arrangements.

CHAPTER III: MARGIN, EXECUTION, AND TECHNOLOGICAL RISKS

ARTICLE 4: MARGIN AND LIQUIDATION

4.1 The Client is responsible for maintaining sufficient margin, collateral, available balance, and account equity to support open positions and satisfy applicable requirements.

4.2 Where margin requirements, leverage limits, or other risk parameters are breached, the Company may, without prior notice where permitted by law:

(a) liquidate or partially close positions;

(b) reject orders;

(c) restrict trading;

(d) increase margin requirements; or

(e) suspend account functionality.

4.3 Market volatility or forced liquidation may result in realized losses, negative balances, financing charges, or other outstanding obligations. Where permitted by law, the Company may recover amounts properly due from the Client.

ARTICLE 5: EXECUTION AND SYSTEM LIMITATIONS

5.1 Order execution depends on prevailing market conditions, available liquidity, pricing continuity, system availability, technical functionality, and other operational factors.

5.2 Trading may be affected by execution delays, price discrepancies, system interruptions, network latency, communication failures, data corruption, server disruptions, pricing inaccuracies, software errors, or other technological failures.

5.3 To the extent permitted by applicable law, the Company shall not be responsible for losses arising from internet or telecommunications failures, hardware or software malfunctions, cybersecurity incidents, third-party infrastructure failures, or circumstances beyond its reasonable control.

5.4 The Client is responsible for maintaining suitable internet connectivity, functioning equipment, cybersecurity safeguards, system compatibility, backup communication methods, and reasonable measures to maintain access continuity.

5.5 Electronic trading and communications may be exposed to interruptions, transmission delays, unauthorized access, malicious software, phishing, data interception, and system incompatibilities. The Company does not guarantee uninterrupted connectivity or error-free electronic communications.

CHAPTER IV: INFORMATION, COMPLIANCE, AND THIRD-PARTY RISKS

ARTICLE 6: INFORMATIONAL MATERIALS

6.1 Market commentary, research, trading signals, educational resources, reports, charts, indicators, economic analysis, technical observations, and other information provided by the Company are for general informational purposes only.

6.2 Such information does not constitute investment, fiduciary, legal, tax, portfolio management, or personalized financial advice.

6.3 The Client remains solely responsible for assessing the suitability, legality, and financial consequences of their trading decisions and strategies.

6.4 The Company does not assess whether any financial instrument or trading strategy is suitable for the Client's financial condition, experience, objectives, risk tolerance, or personal circumstances.

6.5 Trading decisions, position management, and transactional instructions are made independently by the Client and shall not be treated as having been made in reliance upon the Company or its representatives as financial advisers or fiduciaries.

ARTICLE 7: TAX, REGULATORY, AND COUNTERPARTY MATTERS

7.1 The Client is solely responsible for applicable taxation, reporting, regulatory filings, legal obligations, and financial disclosures arising from their trading activity or use of the Services.

7.2 The Company does not provide tax, accounting, legal, or jurisdiction-specific regulatory advice.

7.3 The Client acknowledges counterparty and service-provider risks, including insolvency, bankruptcy, operational failure, liquidity shortages, service suspension, or default involving liquidity providers, financial institutions, payment processors, custodians, counterparties, or affiliated service providers.

7.4 Such circumstances may result in delayed withdrawals, restricted access, suspension of Services, liquidation of positions, financial loss, or difficulty recovering deposited funds or unrealized gains.

CHAPTER V: CLIENT RESPONSIBILITY AND RISK MANAGEMENT

ARTICLE 8: CLIENT RISK MANAGEMENT

8.1 The Client should regularly monitor positions, market exposure, leverage, margin levels, liquidity conditions, and overall account risk.

8.2 The Client may use available risk-management tools, including:

(a) stop-loss orders;

(b) take-profit functions;

(c) exposure limits;

(d) account restrictions;

(e) automated controls; and

(f) other protective features offered through the Trading Platform.

8.3 The Client acknowledges that such tools may not operate as intended during abnormal, volatile, illiquid, or rapidly changing market conditions.

8.4 The Client should periodically consider their financial objectives, trading experience, financial capacity, risk tolerance, knowledge, and exposure to leveraged products.

8.5 Prudent financial management, diversification, disciplined trading, and independent decision-making remain the Client's responsibility.

8.6 The Client acknowledges that leveraged and speculative trading may create financial or emotional pressure and accepts responsibility for managing their trading conduct, financial decisions, and personal risk tolerance.

CHAPTER VI: ACKNOWLEDGMENT AND FINAL PROVISIONS

ARTICLE 9: CLIENT ACKNOWLEDGMENT AND LEGAL EFFECT

9.1 By accessing the Company's Services, Trading Platforms, financial products, systems, or digital infrastructure, the Client confirms that they have reviewed, understood, and voluntarily accepted the risks disclosed in this Policy.

9.2 The Client acknowledges that the Company has provided no guarantee regarding profitability, capital preservation, avoidance of losses, uninterrupted access, execution certainty, or favorable trading conditions.

9.3 This Policy forms an integral and binding part of the contractual relationship between the Company and the Client and shall be interpreted together with the Company's **Terms Governing Use of Services** and applicable supplementary agreements.

9.4 Nothing in this Policy limits any rights, remedies, protections, powers, or enforcement measures available to the Company under applicable law, contractual arrangements, regulatory requirements, or compliance procedures.

9.5 This Policy shall remain applicable following account suspension, closure, termination, or discontinuation of Services to the extent necessary for dispute resolution, compliance, audit, regulatory reporting, legal enforcement, risk management, or other obligations that by their nature survive termination.

9.6 Any risk acknowledgments, disclaimers, limitations of liability, indemnities, confidentiality obligations, enforcement rights, and other provisions intended to survive shall remain effective notwithstanding the suspension, expiration, or termination of the Client's account or relationship with the Company.