

KEY INVESTOR INFORMATION DOCUMENT (KIID) | CFDs on Currencies

PURPOSE

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

WARNING: You are about to buy a product that is complicated and may be difficult to understand.

PRODUCT

Product Name Contract for Difference (CFD) based on Currencies

WHITETIP INVESTMENTS A.E.P.E.Y., acting as the distributor of the product, is a company registered in Greece and duly authorized and supervised by the Hellenic Capital Market Commission under license no. 18/768/27.10.2016.

Further Information The Company's website is <https://whitetip.gr/en> and the contact details are as follows: Tel. No. +30 2107221000, email: Support@whitetip.gr

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WHAT IS THE PRODUCT?

TYPE: The derivative instrument being a contract for difference (CFD). It allows you to have an indirect exposure to an underlying product/financial instrument (major currency pair). You will not own the underlying product/financial instrument, but you can make gains or suffer losses as a result of price or value movements in relation to the underlying product or financial instrument to which you have the indirect exposure.

OBJECTIVES

The purpose of the product is to allow active short-term investing in an underlying instrument without owning it. The return depends on the purchase and selling price, the size of the position, and any related costs. The product mirrors price movements of the underlying instrument. Profits and losses can be unlimited, but the Company provides Negative Balance Protection, ensuring you cannot lose more than you invested.

When opening a position, you must make a deposit called the initial margin, which is a percentage of the contract's total value. Trading on margin can increase both potential profits and losses.

For example, if you expect GBP/USD to rise, you may buy a CFD (long position) and sell later at a higher price. If you expect GBP to fall, you may sell a CFD (short position) and buy back at a lower price. In both cases, the difference between buy and sell price equals your profit or loss, minus any applicable costs.

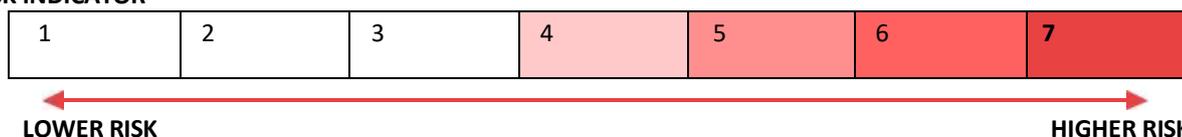
Leverage and Margin CFDs are leveraged financial products, meaning you can trade with greater exposure than your deposit. Leverage ratios (e.g., 1:2, 1:5, 1:10, 1:20, 1:30) allow larger trades with a smaller margin. The amount required to open a position on CFD is called initial margin and is expressed as a percentage of the value of the underlying asset. Investors should bear in mind that using leverage may increase their potential profits and/or losses.

Intended Retail Investor The product is not intended for every investor. The product is intended for retail investors who understand the principles of derivative instruments and the risks associated with them, actively invests in such instruments and at the same time are aware of investment risks. The investor should become familiar with the applicable regulations, take part in available trainings and become acquainted with the demo version of the trading platform in order to obtain the sufficient knowledge and experience to be able to manage risks of leveraged trading. When trading this instrument, you are responsible for opening and closing your position as well as choosing the size of your position and any risk management tools offered, such as stop loss or take profit.

Term CFDs usually have no maturity date or minimum holding period. They end only when you close the trade or cannot maintain margin requirements.

RISKS ASSOCIATED AND POSSIBLE BENEFITS

RISK INDICATOR



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from a future performance at a very high level.

Be aware of currency risk. An investor may lose all invested capital, understood as a deposit protecting the open position on the product. Therefore, you should ensure that your account possesses the necessary margin to avoid any stop outs. Before, deciding to trade on margin products you should take into consideration your investment objectives, risk tolerance and level of the experience you have obtained on these products. These products may not be appropriate for everyone; therefore, you



should ensure that you understand the risks involved and seek independent advice if required.
The tax regime of the country in which you are domiciled may impact your return.

PERFORMANCE SCENARIO

*Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

This key information document is not specific to a particular product, but to the category of products CFD on major currency pairs. The table below represents outcomes of profits and losses under various circumstances. In this scenario, we assume you buy a CFD contract relating to an underlying GBP/USD pair with a volume of £100,000 (1 lot) at a rate of 1.2640. This means that your notional exposure to the contract is £126.400 (100,000 contracts x the price 1.2640). However, keep in mind that you do not need to invest £100,000, assuming that you will use the highest leverage of 1:30, you will only have to deposit \$3,333. The same pattern applies in the scenario when you wish to sell a CFD contract on GBP/USD with the same volume, price, and leverage.

Long Performance Scenario (1 year)	Opening Price	Closing Price	Price Change	Profit/Loss	Return in %
Favourable	1.2640	1.2766	+1.00%	+£990.09	+29.71%
Moderate	1.2640	1.2672	+0.25%	+£249.37	+7.48%
Unfavourable	1.2640	1.2608	-0.25%	-£250.62	-7.52%
Stress	1.2640	1.2261	-3.00%	+£3,092.78	-92.79%
Short Performance Scenario	Opening Price	Closing Price	Price Change	Profit/Loss	Return in %
Favourable	1.2640	1.2514	+1.00%	+£1,010.10	+30.31%
Moderate	1.2640	1.2608	+0.25%	+£250.62	+7.52%
Unfavourable	1.2640	1.2672	-0.25%	+£249.65	-7.48%
Stress	1.2640	1.3019	-3.00%	+£2,912.62	-87.39%

The scenario above represents potential performance of your investment. Please bear in mind that a volatile price movement can rapidly lead either to profit or loss on your investment, and a small percentage of the price change could result in significant changes in your potential returns or losses due to the effect of the leverage.

COSTS OVER TIME

The table below shows the amounts that are deducted from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product [and how well the product is doing (where applicable)]. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

*We have assumed holding periods of 1, 3 and 5 years and an investment of \$10,000 and used EUR/USD as an example. Client opens a long position of 1 lot (€100,000) on EUR/USD at a price of 1.13422 paying commission of \$11.00. The relevant Swap points quoted are -0.2496/-0.7280 for short and long swap respectively and the required margin amounts for 3.33% (\$3,780.73).

Cost Type	Ask	Bid	Margin	Total Cost	Percentage of Margin
Spread (1.13422-1.13417)* 100,000	1.13422	1.13417	\$3,780.73	\$5.00	0.13% of margin
Commission for opening				\$11.00	0.29% of margin
Commission for closing				\$0.00	0.00% of margin
Short Swap (-0.2496* 365 days) client's cost	-0.2496	1 year		\$(91.10)	2.41% of margin
Long Swap (-0.7280* 365 days) client's cost	-0.7280	1 year		\$(265.72)	7.03% of margin
Short Swap (-0.2496* 1095 days) client's cost	-0.2496	3 years		\$(273.31)	7.23% of margin
Long Swap (-0.7280* 1095 days) client's cost	-0.7280	3 years		\$(797.16)	21.08% of margin
Short Swap (-0.2496* 1825 days) client's cost	-0.2496	5 years		\$(455.52)	12.05% of margin



Long Swap (-0.7280* 1825 days) client's cost	-0.7280	5 years	\$(1,328.60)	35.14% of margin
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	If you exit after 1 year	If you exit after 3 years	If you exit after 5 years
Total costs paid	\$(281.72)	\$(813.16)	\$(1,344.60)
Annual cost impact	-2.81%	-8.19%	-13.44%

WHAT HAPPENS IF THE COMPANY IS UNABLE TO PAY OUT?

Whitetip Investments is a member of the "Guarantee Fund for Investment Services", is a legal Entity established by the Greek legislative decree 3078/54 and currently regulated by the provisions of Articles 61-78 of the codified law 2533/97 (Government Gazette 228 A / 11.11.97). The objective of the fund is to secure any claims of covered clients against members of the fund, and the main essence of the fund is to compensate covered clients for any claims arising from the malfunction by a member of the fund (i.e. the company) to fulfil its obligations despite whether that obligation arises from legislation, the client agreement or from wrongdoing on the part of the member of the fund (i.e. the company). In the unlikely event that the company is bankrupt and/or is unable to return financial instruments or funds owed to a covered client, the Guarantee Fund for Investment Services covers losses up to thirty thousand Euros (€30.000) per investor. Information regarding the Hellenic Capital Market Commission can be found at www.hcmc.gr

WHAT ARE THE COSTS?

Before you begin to trade Contract for Difference you should familiarize yourself with all commissions, fees, and other charges for which you will be liable. These charges will reduce any net profit or increase your losses. For more information, please visit our [website](#).

One-off Costs	Spread	The difference between the bid (sell) price and the offer (buy) price. Spread is dependent on many different factors, including but not limited to, the underlying liquidity and volatility and time of day.
	Commission	The fee charged for the service of carrying out the transaction, subject to a minimum fee on small notional trade sizes.
Ongoing Costs	Swap Points	Swap fee is charged to your account for every night that you hold a position. The amount could be positive or negative depending on the instrument you are holding and whether you are long or short. The longer you hold a position, the more it could cost. Formula to calculate Swap fee in MT4: (Swap Rate * 10(-Pip Position) * Quantity * Number of Nights). Swap Rates are available on both platforms under each product's description.

HOW LONG SHOULD I HOLD THE PRODUCT AND CAN I TAKE MONEY OUT EARLY?

The product has no recommended holding period. Provided that Whitetip and the underlying market is open for trading, you can enter and exit your positions at any time during market hours which can be found on our website. Such a decision does not entail any extraordinary costs, other than the standard costs of closing the position. Your position will expire only when you decide to close it or in the event, you do not have the available margin to hold your opened position. You are responsible for monitoring the product at all times in order to determine whether it is an appropriate time to open or close your position. However, please bear in mind that we may close your position without the prior consent in case you do not maintain a sufficient margin, or your position may be closed automatically due to the set of stop loss or take profit or when the contract expires with certain CFDs.

HOW CAN I COMPLAIN?

Complaints about the products and services offered by Whitetip may be submitted in writing (by post) or in electronic form (by e-mail) to complaints@whitetip.gr. If you are not satisfied with the Company's final decision, you may file a complaint directly with the Hellenic Financial Ombudsman (www.hobis.gr) or to the Hellenic Capital Market Commission (www.hcmc.gr) which is the Supervisory Authority for the Company. Detailed information on the rules of submission, acknowledgment and processing of complaints can be found in the Client Complaint Procedure available on Company's [website](#).

OTHER RELEVANT INFORMATION

Additional information on regulations, services and financial instruments traded on the OTC market are available at Company's [website](#).

