

Key Information Document – Physical Shares

Purpose

This document provides you with 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

Product name: Physical Shares

Distributor: Offered by Ayomi Financial Services Limited (the “Company”), a company registered in Cyprus with registration number HE 411518 and authorised by Cyprus Securities and Exchange Commission (“CySEC”), with License Number 402/21.

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You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type

A Physical Share is not a leveraged product, and it is offered by the Company on an agent basis, by entering into an agreement on behalf of the client. The Company will never take a principal position (i.e. act solely in its own name, benefit and account) against the investors, under no circumstances. This allows the investor to obtain a direct exposure to the equity and so to become a shareholder of the entity whose share has been purchased. Physical shares can only be purchased via the trading platform as the ‘BUY’ option and the investor may benefit from rising prices on the Stock. The price of the physical share is an exact representation of the price of the share on the relevant primary exchange as stipulated by the Corporate Issuer. This product may pay Dividends (DVD) based on the decision of the entity for which the Stock is owned. Corporate actions apply such as Stock Splits.

Example

If an investor has placed a BUY order and the order has been filled, then the investor becomes a shareholder of the particular entity for which the shares belonged. Once and when the investor chooses to sell their shares, at that time difference between the price with which the shares were acquired and the price at which the investor is selling the share determines the profit or loss. Conversely, if the price of the share of the entity has declined, the value of the investment will decrease and at the time of selling the shares the investor will realise a loss, equal to the selling price minus the opening price, multiplied by the number of shares. Also, the investor can earn cash Dividends (DVD) on the stock based on the decision of the company for which ownership of the Stock is held. Corporate actions apply such as Stock Splits, which is a decision by a company's board of directors to increase the number of shares that are outstanding by issuing more shares to current shareholders with lesser value per share but not altering market capitalization.

Objective

The aim of the physical share is to allow an investor to become a shareholder of particular Company.

Physical Shares are traded without leverage (or with leverage set at 1:1). As such Physical Shares do not have margin restrictions or stop out risks.

Intended Retail Investor

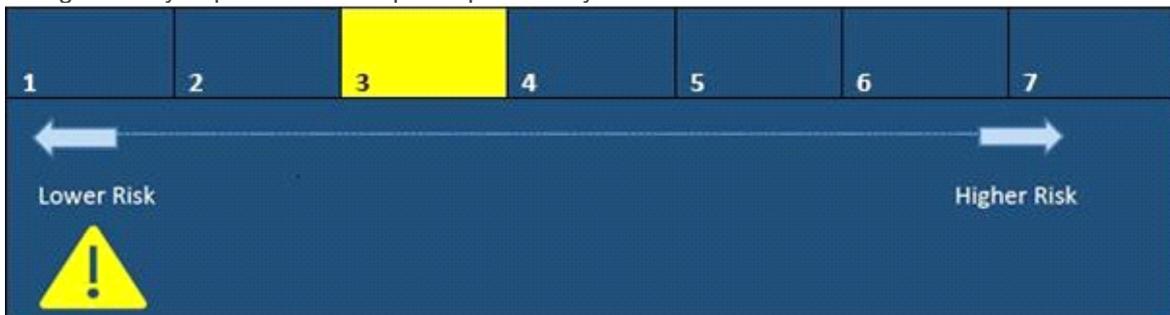
Physical shares are available for investors who have basic knowledge for the financial markets, and they are expected to have modest trading experience with the financial markets. It is anticipated that the investors will have an understanding on how the changing price of the physical share affects their investment. Moreover, they must understand that trading physical shares might cause a loss of significant part of invested capital and they must have the ability to bear losses.

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

The summary risk indicator is a guide to the level of risk of this product compared to other products.

The Risk indicator represents the risk involved in these products compared to other products. It illustrates the possibilities of how a products movement can lead to financial loss for the investor. The Risk indicator has been set to the Lower level of 3.

The rate 3 indicates the potential losses from the product future performance. The risk indicator assumes that the investor may not be able to sell the Shares at the price desired due to market conditions or the investor may have to sell the Shares at a price that significantly impacts the anticipated profitability of the shares.



Be aware of currency risk. It is possible to buy physical shares in a currency which is different to the base currency of your account. The final return you may get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

You are also subject to risks related to internet failures, communications failures and delays or account password theft.

This product does not include any protection from future market performance, so you could lose some or all of your investment.

You may benefit from a consumer protection scheme (see the section “**What happens if Ayomi is unable to pay any financial obligations to you?**”). The indicator shown above does not consider this protection.

Performance scenarios

The below scenarios were demonstrated to provide information on how an investment may perform. This allows for comparisons between other products scenarios to identify which product is more suitable. The scenarios presented are an approximate future performance based on evidence from the past performance on how the value of this investment differs and are not an exact indicator. The outcome will be based on the market performance and how long the position is held on a particular Stock. The stress scenario indicates the possible outcome in extreme market circumstances. 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 return. **Actual returns could be lower.** The following assumptions have been used to create the scenarios in Table 1:

Physical Shares		
Buying price:	P	EUR 1
Trade size:	TS	100,000
Notional value of the trade:	TN = MR/M	EUR 100,000

Table 1:

Performance scenario	Selling price	Price change	Profit/Loss
Favorable	1.10	10%	€10,000
Moderate	1.03	3%	€3,000
Unfavorable	0.95	-5%	-€5,000
Stress	0.75	-25%	-€25,000

****The loss is restricted to your investment amount.***

The figures shown include all the costs of the product itself. If you have been bought this product by someone else or have a third party advising you about this product, these figures do not include any cost that you pay to

them. The figures do not take into account your personal tax situation, which may also affect how much you getback.

What happens if Ayomi is unable to pay any financial obligations to you?

If Ayomi is unable to meet any of its financial obligations to you, whatsoever, you will still not lose the value of your investment, as your ownership of the shares bought is unaffected. However, Ayomi also participates in the Investor Compensation Fund ('ICF'), which covers eligible investments up to 20,000 Euro per person, per firm. More information can be found in the 'Investor Compensation Fund Notice'.

What are the costs?

There are no costs incurred by retail investors buying physical shares. The cost of our service are incurred by the corporate issues who wish to raise capital by offering equity in their entity using our platform.

How long should I hold the shares, and can I make money early?

Physical shares are intended for medium to long term. You can enter an order to buy shares at any time during the market trading hours, however, to sell those shares another investor will need to buy them. There is no recommended holding period and no cancellation period.

How can I complain?

If you wish to make a complaint, you can submit it by email to complaints@ayomi.pro. For more details, please see our 'Complaints Handling Policy'. If you are not satisfied with our final response to your complaint, then you can contact the Financial Ombudsman of the Republic of Cyprus.