

Ayomi Financial Services Limited

RISK

DISCLAIMER

JUNE 2022

1. Scope of Risk Disclaimer

1.1. This Risk Disclaimer provides you with information about the risks associated with the over-the-counter transactions in transferable securities.

2. General Risks

2.1 **Liquidity** - Ayomi offers fixed volume as assigned and allocated to its platform by the corporate issuer. However, during normal market conditions liquidity is reduced as orders are executed and deal sizes may exceed available remaining volume. In illiquid markets, you may find it difficult to enter orders at your requested size.

2.2 **Technical Risks** - There are risks associated with utilising an Internet-based trading system including, but not limited to, the failure of hardware, software, and internet connection. Ayomi is not responsible for communication failures or delays when trading via the Internet. Ayomi employs back-up systems and contingency plans to minimise the possibility of system failure, and trading via telephone is always available.

3. Assess your appropriateness

3.1 Before deciding to participate in such Over the Counter (OTC) transactions, you should carefully consider your investment objectives, level of experience, status of knowledge and risk appetite.

3.2 We are required to make an assessment whether a financial product it is appropriate for you, and to warn you if, based on the information you provide to us it is not appropriate. Most importantly, do not invest money you cannot afford to lose. There is considerable exposure to risk in OTC transactions including, but not limited to, creditworthiness, and limited regulatory protection that may substantially affect the liquidity of the relevant financial instrument. Ayomi seeks to provide clients with the best execution available in accordance with our Client Agreement and with our Order Execution Policy.

3.3 If you fail in the appropriateness assessment, then you will be considered that do not possess adequate knowledge and experience to manage and understand the risks arising from the products or services that will be offered. However, if you want to proceed with the live trading account you should acknowledge that you are aware about the risks involved when you trade financial products such as transferable securities in OTC.

4. Execution model

4.1 Ayomi offers OTC trading via an automatic validation Dealing Desk execution model. Ayomi will act as a dealer and is not the counterparty to any trades that you undertake. In this model, Ayomi compensation is limited to our standard fee paid

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by corporate issuer to use our platform and services, and our interests are never in direct conflict with yours. We are members of the Cyprus Investor Compensation Fund (ICF) which, in respect of proven and eligible claims provides protection to cover the first €20.000 of any claim per client.

5. Marketing Communication

5.1 Ayomi is not liable for any loss or damage, including without limitation, any loss of profit, which may arise directly or indirectly from use of or reliance on Any opinions, news, research, analyses, prices, or other information contained on this website are provided as general market commentary. Ayomi has taken reasonable measures to ensure the accuracy of the information on the website. The content on this website is subject to change at any time without notice.

6.Risk Disclaimer

6.1. Do not invest money you cannot afford to lose. OTC trading carry a substantial risk of loss up to your invested capital and may not be suitable for everyone.

6.2. A Client should not deal in these products unless they understand their nature and the extent of their exposure to risk. These products are risky and require sufficient knowledge and experience. Clients should also be satisfied that the product is appropriate for them in light of their circumstances and financial position.

6.3. Ayomi seeks to provide clients with the best execution available in accordance with our Client Agreement and with our Order Execution Policy.

6.4. This Risk Disclaimer cannot disclose all the risks and other significant aspects of transferable securities, such as shares and bonds.

7.5. More detailed information regarding the characteristics, risk mitigation techniques, trading scenarios and the risks involved can be found in Key Investor Information Documents .