



# RISK DISCLOSURE STATEMENT

This Risk Disclosure Statement is effective from 18 July 2018 and shall remain effective until a more recent version is released. FinaltoAU reserves the right to amend or supplement this Policy at any time. This Policy does not replace our Product Disclosure Statement and Terms and Conditions which we ask that you read carefully before you enter into any trading. The prevailing version of this Policy is always available on our website [finalto.com/liquidity/](https://finalto.com/liquidity/).

These pages contain information about the services and products offered by Finalto (Australia) Pty Ltd (“FinaltoAU”, “we”, “our” or “us”). FinaltoAU holds an AFS Licence (number 424008).

The information may contain general advice. Any general advice does not take into account any of your individual objectives, financial situation or needs. You should consider the appropriateness of any general advice with regard to your individual objectives, financial situation and needs.

This information is provided to you so that you can properly understand the services and products we provide and to assist you in deciding whether you wish to use our services and products.

We are neither your financial advisor nor your financial planner and we do not provide analysis of your investment or other objectives, financial situation or your particular needs that a professional financial adviser or financial planner typically provides. FinaltoAU recommends that you seek your own independent personal advice before you decide to trade in our products.

Fundamentally, we provide market making and execution dealing services only. Where any advice is provided, incidental to this, it is provided as general advice only.

Any resources and materials that you may be provided with, or may access from us, are provided with the sole aim of enabling you to manage and control your own investments. This also means that you need to be able and willing to accept sole responsibility for ensuring the suitability of any and all investments that you may make, before making any investment or effecting any transaction with us.

We do not guarantee, expressly or by implication, the accuracy or completeness of any information supplied. We shall not be liable to any customer or third party for the accuracy of the information or for any market quotations we supply to a customer. Nor, shall we be liable for any delays, inaccuracies, errors, interruptions or omissions in the furnishing thereof, for any direct or consequential damages arising from or occasioned by such delays, inaccuracies, errors, interruptions or omissions, or for any discontinuance of the service.

### **Risk Warning**

Foreign exchange and derivatives trading can be very speculative and may result in losses. Foreign exchange and derivatives trading involves considerable risk and is not suitable for every investor.

This website does not take into account the objectives, financial situation or needs of individual users. Hence, you should carefully consider whether trading in foreign exchange and derivative products is appropriate for you in the light of your own circumstances. You should be aware that dealing in products that are highly leveraged (geared) carry significantly greater risk than non-geared investments such as share trading. As such, you could both gain and lose large amounts of money. You may sustain losses in excess of the margin required to establish and maintain any positions in leveraged products. You may sustain total loss of all your funds in your account with FinaltoAU.

Before you commence trading in our products you should fully understand the risks. You must read our Financial Services Guide and our Product Disclosure Statements which have more detailed explanations surrounding the risks involved in foreign exchange and derivatives trading.

We have prepared separate Product Disclosure Statements for different financial products. The Financial Services Guide and the Product Disclosure Statements can be accessed via our website or by contacting us and asking for a copy.

**Please read these documents** as they provide you with important information about the risks that are associated with the financial products we offer.

## Contact Us

Please contact us at +61 2 8007 7250 or email: [info@finalto.com](mailto:info@finalto.com) if you have any questions about our products and service offerings.