iQuoto

LEGAL DOCUMENT

Risk Disclosure.

Version	Effective	Issued
1.0	12 October 2026	13 October 2026

iQuoto International Limited, trading as iQuoto Global
Registered in St Vincent and the Grenadines · 25708 BC 2019

Risk Disclosure.

RISK WARNING

Leveraged margin foreign exchange and contracts for difference are high-risk products. You can lose all money committed to trading and, where mandatory protection does not apply, owe more than you deposit. Trade only if you understand the products and can bear the loss. This disclosure explains material risks of the SVG Company's service; it cannot describe every possible risk.

CONTENTS

1 Company and scope
2 Leverage and losses
3 Market and product risks
4 Execution and trading controls
5 Costs and currency conversion
6 Counterparty and client money risks
7 Copy trading risks
8 Decisions and questions
9 Ownership approval and review

1 Company and scope

1.1 We are iQuoto International Limited, SVG registration 25708 BC 2019. Our registered office and correspondence address is The Financial Services Centre, P.O. Box 1823, Stoney Ground, Kingstown, St. Vincent & the Grenadines. Website www.iquoto.global; Support support@iquoto.global; Compliance compliance@iquoto.global.

1.2 Read this disclosure with Client Account Terms v1.5, account and product specifications, fees and any separately accepted copy trading terms. Mandatory rights remain intact. Acknowledging risk does not waive our duties, excuse negligent execution or establish that a service is lawful in your country.

1.3 Corporate registration and the FSA's conditional letter about maintaining registration do not constitute an SVG forex brokerage licence. iQuoto Limited Mauritius is a separate company; its permissions and protections do not automatically apply to your SVG account. Payment-provider regulation does not regulate our brokerage service or guarantee recovery.

2 Leverage and losses

2.1 Leverage increases both gains and losses relative to your initial margin. Maximum available leverage is 1:500, subject to lower product and legal limits. At 1:500, a 100,000-unit exposure requires approximately 200 units of initial margin where a simple 0.2% margin model applies. A 0.2% adverse price move produces approximately 200 units of gross loss, before fees, spread, conversion or other effects. This illustration assumes a linear exposure in the same currency; actual specifications govern.

2.2 Equity is affected by unrealised losses and accrued costs. Margin level is Equity divided by Required margin, multiplied by 100 when Required margin is positive. Our margin warning level is 100% and automatic stop-out level is 50%. Positions are selected for closure by descending Required margin; where that requirement is equal, the oldest position by opening time closes first. Margin is recalculated as closures occur under the account rules. Warnings are not guaranteed to arrive before liquidation; you must monitor the account yourself.

2.3 Stop-out is a risk control, not a guarantee that losses stop at a particular amount. Prices can gap, liquidity can disappear and several positions may close at different prices. We may increase product margin under the disclosed method; this can require more funds or reduce your exposure at short notice in volatile markets.

2.4 We offer no voluntary negative balance protection. Where law requires protection it prevails. Otherwise a deficit may be payable under the Client Account Terms. Bonuses cannot meet margin requirements or be withdrawn. Do not assume funds in a different account will prevent liquidation or that unrealised profit is withdrawable.

3 Market and product risks

3.1 Prices can change sharply because of economic releases, political events, interest rates, market disruption or sentiment. Correlated positions can lose together. Diversification and hedging cannot eliminate loss. On iQ-Trader, an opposite trade creates a separate position rather than automatically closing the existing position; both remain open unless separately closed under supported platform

instructions. Opposing positions can incur margin, financing and other costs, and equal opposing size does not guarantee zero margin or zero cost. LP/PB netting and hedging of iQuoto exposure are separate from your account positions.

3.2 Our forex and CFD transactions are over the counter and cash settled with us as principal. You do not own the referenced commodity, metal, index components or cryptoasset, and do not receive voting, custody or physical delivery rights. A reference to an exchange price does not make your transaction exchange traded.

3.3 Currency-pair exposure involves two currencies. Indices involve component changes, dividends and market closures. Commodity and metal prices can be affected by supply, storage, weather and geopolitics. Product expiries, reference-contract rolls and adjustments can affect prices and costs. Read the specification for the actual instrument.

3.4 Crypto CFDs can be exceptionally volatile and affected by fragmented pricing, exchange failures, forks and regulatory change. An underlying crypto market may remain open when our product is unavailable. A crypto CFD is separate from any supported crypto funding route.

4 Execution and trading controls

4.1 A screen quote is not necessarily executable. Prices and spreads can change between placement and execution. For manual orders on all account types, a changed executable price is presented for a further client click before execution; an unaccepted new price may leave the order unexecuted. Both favourable and adverse price changes are passed to clients under the disclosed method. Automatic copy trades, stop-loss orders and automatic stop-outs require no further client acceptance and can execute at available prices different from the trader price or trigger, including a materially worse price. Stops do not guarantee their trigger price. Limit and stop-limit orders remain subject to their stated limits and may not fill. Guaranteed stops exist only if expressly offered with conditions. Partial fills are not supported: if the whole requested quantity cannot execute, the execution attempt is rejected. Lack of full-size liquidity can delay a protective closure and increase losses.

4.2 Market closures, gaps, suspensions and outages can prevent opening or closing when you wish. Orders are submitted through iQ-Trader; no alternative dealing channel is offered. Support email or telephone contact does not place or close a trade. During an outage you may be unable to manage positions until access is restored, while market exposure and costs continue. Pending orders remain until cancelled by the client, subject to execution and the Client Account Terms. Trailing stops depend on the platform functionality and cannot guarantee uninterrupted adjustment or execution. A cancellation is effective only when accepted before execution; repeating an uncertain order can create duplicate exposure.

4.3 Automated strategies may malfunction or react to erroneous inputs. Your device, network, credentials and third-party software create additional risks. Maintain secure access and report compromise promptly. Our obligations under the agreement remain applicable to our own systems and conduct.

5 Costs and currency conversion

5.1 Standard spreads vary with products and markets. ECN commission is US$8 per lot per round turn plus spread, split between opening and closing as disclosed. Frequent trading can generate material costs even where gross price performance is positive.

5.2 Overnight financing may be charged on long or short positions. Rollover is 23:00 UK local time and Wednesday carries multi-day swaps under product specifications. Rates, multipliers and holiday treatment can change; holding positions longer can increase costs.

5.3 Trading profit and loss in a different currency must be converted to account currency under the disclosed method, so exchange movements can affect results. Deposit and withdrawal currency conversion costs 1%; bank-wire withdrawals cost £5. Other disclosed bank, provider or network costs may apply. The 1% funding conversion charge is not a general charge on every trading conversion.

6 Counterparty and client money risks

6.1 You rely on us to perform your OTC contract and pay amounts due. Financial distress, operational failure or insolvency can delay payment or cause loss. Our own hedging arrangements do not give you a direct contract with a liquidity provider or prime broker.

6.2 Client funds are pooled, recorded individually and separated from operating funds through Steven AB/XOALA in Sweden and SettleGo Solutions Limited/OpenPayd in England. Some cash is posted as margin to liquidity providers and prime brokers. The normal target is 20% of total client cash; this is not a fixed cap. Clients retain ownership under the Company's counterparty arrangements, subject to the disclosed collateral and recovery risks.

6.3 Separation, reconciliation and retained ownership do not eliminate provider failure, fraud, shortfall, collateral enforcement or insolvency risk. An account name alone does not establish a statutory trust. Safeguarding is distinct from deposit insurance; no blanket compensation entitlement is promised. Any applicable protection depends on the actual provider, arrangement, claim and legal eligibility.

6.4 Genuine excess free funds can be withdrawn while positions remain open, subject to liabilities and verification. Margin recall or Company liquidity may be needed for larger withdrawals. Processing within 12 operating hours for a complete verified request is distinct from beneficiary receipt. Unrealised changes affect the ledger and are not themselves cash held by a provider. No interest is credited.

6.5 Supported crypto payments use Xoala Digital, the trading name of Xoala IOM Limited, Isle of Man company number 019808V, identified by the Company as an Isle of Man Financial Services Authority Designated Business under registration ID 332. This is separate from Steven AB's Swedish EMI cash-account service. Designated Business registration does not establish a banking, investment-services or forex brokerage licence or a compensation guarantee. Crypto funding involves wallet, network, address, asset, transfer, provider and conversion risks. An incorrect address or network can cause irreversible loss; confirmations, verification and conversion can delay credit or withdrawal. Supported crypto funding does not give ownership or custody rights in the underlying asset of a crypto CFD.

7 Copy trading risks

7.1 Copy trading is optional and requires separate terms and a strategy mandate. You select an independent trader or strategy; past performance, ranking and advertised returns do not predict future outcomes. Trader behaviour can change and incentives may favour risk-taking.

7.2 Your outcomes can differ because of allocation, balance, margin, price, timing, fees and risk settings. Trades may be skipped or resized for insufficient margin. Skipped trades are retired; manually closed copied positions are not reopened. These differences can materially change the strategy's risk and performance.

7.3 Traders set subscription and performance fees, including whether a high-water mark applies. Without a high-water mark, performance fees may be charged again on recovery of previous losses, depending on the disclosed calculation. Understand billing, profit definition and withdrawal effects before accepting a strategy.

7.4 Stopping new copying does not automatically liquidate existing positions. Ending the relationship, closing the copying account and full withdrawal require the copying account to be flat under the agreed process. You remain exposed until positions close. Risk limits and automatic copying do not guarantee suitability or capital protection.

8 Decisions and questions

8.1 Assess your knowledge, objectives, finances, potential deficits and capacity to monitor exposure. Seek independent advice where needed. Do not use money required for essential expenses or assume borrowed funds can be repaid from profits. Execution-only dealing does not include a personal recommendation; copy trading classification and duties follow applicable law.

8.2 Ask Support for product specifications, fees, account rules or explanations before trading. Complaints go to compliance@iquoto.global under our Complaints Policy. Any acknowledgment confirms receipt and understanding of this disclosure; it does not waive a mandatory right or release us from liability.

9 Ownership approval and review

9.1 Compliance owns this disclosure and the Board is the approving authority. The Company-confirmed effective date is 12 October 2026. This issue incorporates Company instructions confirmed through 13 October 2026. Compliance retains the approval record and final text in the controlled document register and reviews the disclosure upon material changes and under the Board-approved review schedule. The issue date does not retrospectively amend an existing client agreement or bypass any required notice or acceptance process.

9.2 Compliance ensures the disclosure and relevant product warnings are supplied before the service begins and remain available in retainable form. Any jurisdiction-specific warnings or required client-loss figures must use the applicable prescribed wording and calculation; no unverified percentage is represented by this disclosure. Acknowledgment of risk does not waive mandatory rights, make an otherwise unauthorised service lawful or remove our contractual responsibilities.

iQuoto

Questions about this document?

Support

support@iquoto.global

Compliance and complaints

compliance@iquoto.global

Website

iquoto.global

Client portal

secure.iquoto.global

---

iQuoto International Limited, trading as iQuoto Global. An International Business Company incorporated in St Vincent and the Grenadines, registration number 25708 BC 2019.

Registered office and correspondence address: The Financial Services Centre, P.O. Box 1823, Stoney Ground, Kingstown, St. Vincent & the Grenadines.

Risk warning. FX and CFDs are complex, leveraged financial products which carry a high level of risk to your capital. Trading on margin can result in losses that exceed your deposits, and these products are not suitable for all investors. You should ensure you fully understand the risks involved, and seek independent advice if necessary, before opening an account. Past performance is not a reliable indicator of future results.

© 2026 iQuoto International Limited