



Risk Disclosure Document

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Before you accept the Terms and Conditions and engage in Investment Services, it is important that you read these Risk Warnings. This document provides you with information about the general risks associated with investment products which are offered by FBN Bank (UK) Limited. These are in addition to the terms of financial instruments which anyone investing in a financial instrument should consider as well as specific risks associated with each financial instrument and each category of financial instrument.

Please note that this statement is for your information only and does not explain all the possible risks involved in investment products or how such risks relate to your personal circumstance or investment objectives. You must always assess financial instruments according to their individual terms as it relates to your personal circumstance.

1. We offer our Advisory services across a limited range of markets and therefore, do not have access to the whole of market. This may mean that you lose out from the benefits of a wider range.
2. Buying Investments can involve risk. The value of your Investments and the income from them can go down as well as up and is not guaranteed at any time. You may not get back the full amount you invested. Information on past performance is not a reliable indicator for future performance. Information on risks involved for specific Investments can be found on the Key information documents (KIID) or Factsheets.
3. The potential gains and losses that may arise from your investments can be dependent on your appetite for risk and how you manage your approach to risk. Your investment knowledge and experience play a significant role in achieving your investment objectives as investment in unknown and unfamiliar securities can be considered to be high risk especially for execution-only strategy.
4. For our execution-only services, we will trade in non-complex instruments and will not give you any form of investment advice or advise you about the merits of a particular transaction or otherwise. In providing our Services, we are not required to assess the suitability for you of the Investments or Services provided or offered and therefore you will not benefit from the protection of the FCA Rules on assessing suitability. An assessment of suitability takes into account an investor's knowledge and experience, financial situation and investment objectives and applies only when a firm makes a personal recommendation or manages investments.
5. Certain Investments may not be or become readily realisable. They are Investments in which there is a restricted market, and it may therefore be difficult to sell these Investments at a reasonable price and in some circumstances, it may be difficult to sell them at any price or obtain reliable information about their value. You should not buy these Investments unless you have carefully thought about whether you can afford them and whether they are right for you.
6. Under certain conditions it may be difficult or impossible to liquidate a position. This may occur, for example, at times of rapid price movement if the price rises or falls in one trading session to such an extent that under the rules of the relevant exchange trading is suspended or restricted.
7. There is the risk of counterparty insolvency whereby the insolvency of any of the counterparties involved in your transaction, may lead to positions being liquidated or closed out without your consent or investments not being returned to you. There is also insolvency in relation to the investment itself which will have the same effect.
8. As a consequence of using our Services, your personal tax position may be altered. The levels of and bases of taxation can change. You should consult your own tax adviser to understand any applicable tax consequence that might arise.
9. Exchange-rate fluctuations may adversely affect the value, price or income of Investments priced in foreign currencies. Foreign markets will involve different risks from UK markets and in some cases, the risks may be greater. There may be different settlement, legal and regulatory requirements from those applying in the UK. The potential for profit or loss from transactions on foreign-denominated contracts will be affected by fluctuations in foreign-exchange rates.
10. Systemic risk is the risk of disruption to the financial system triggered by an event such as global or regional economic downturn or institutional failure that causes chain reactions resulting in price volatility, loss of investor confidence, significant losses and/or market failure. These can be unpredictable and difficult to mitigate against.
11. Before you begin to trade, you should obtain details of all commissions and other charges for which you will be liable. All charges must be expressed in monetary terms.