



KEY FACTS SUMMARY

VIG Group

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1. VIG GROUP

You are entering into an agreement with VIG Group ("**we**", "**us**" or "**VIG Group**"). We are authorised and regulated by the Financial Services Commission ("**FSC**") in Mauritius and hold an Investment Dealer (Full-Service Dealer, excluding Underwriting) Licence, (FSC Reference Number GB20026165), pursuant to Section 29 of the Securities Act 2005, Rule 4 of the Securities (Licensing) Rules 2007 and the Financial Services (Consolidated Licensing and Fees) Rules 2008. The FSC governs our dealings with you in relation to our Products.

Client Fund Segregation: Your funds are held in segregated client accounts, separate from VIG Group's own funds, in accordance with FSC requirements.

2. CLIENT AGREEMENT

The information provided to you in this Key Facts Summary is important and binding on you. Additional legal terms governing our relationship are set out in the Client Agreement. If you are applying online, you must complete the application in its entirety and then electronically submit the application to VIG Group for processing.

3. EXECUTION-ONLY SERVICES

VIG Group provides execution-only services and does not provide investment advice. Nothing in this Key Facts Summary or the Client Agreement should be construed as a recommendation by VIG or any other person to invest in Contract-For-Difference ("**CFDs**"), margin foreign exchange contracts, currency or any other financial product.

While VIG Group does not provide investment advice, it is required to assess whether CFD trading is appropriate for you based on your knowledge and experience.

You are responsible for selecting the products you transact with VIG Group. VIG Group makes no representation regarding the performance of any product and the performance of the product depends on your investment decisions.

4. LEVERAGE

Before trading, investors are required to deposit funds as security (initial margin) and to cover adverse market movements (variation margins). Positions are monitored on a mark-to-market basis to account for any market movements. If losses cause the margin requirements to no longer be met, clients are required to "top up" their accounts or to "close out" their positions.

Leveraging magnifies both profits and losses and therefore carries significant risk. With a CFD or margin FX Contract, you are only required to provide a small initial margin to obtain exposure to the underlying asset and are not required to provide the full contract value.

5. RISKS OF TRADING OUR PRODUCTS

This section does not detail all risks applicable to the products but highlights the key risks involved in trading them.

Important Risk Warning: CFDs and margin FX are complex instruments and carry a high risk of losing money rapidly due to leverage. You should consider whether you understand how CFDs work and whether you can afford the high risk of losing your money. Stop-loss orders are not guaranteed, auto-liquidation may not occur in all circumstances, and your losses may exceed your deposited funds. You will be liable for any resulting negative balance on your account.

5.1. Leverage

A high degree of leverage is available because of the relatively small margin requirements. While leverage can magnify profits, it can also significantly magnify losses. Even small market fluctuations may result in substantial gains or losses.

5.2. Foreign Exchange Risk

Products denominated in foreign currency may expose your account to rapid and significant value fluctuations, potentially requiring margin to be paid at short notice or without notice.

5.3. Margin requirements

You are required to pay margin before opening a CFD or margin FX position and may be required to pay additional margin before the position is closed. The required margin generally includes:

- the margin required by VIG Group for the contract;
- the margin required to cover any realised or unrealised losses on other positions in your account; and
- any margin required to cover foreign exchange adjustments.

If you fail to meet margin requirements, including at short notice or without notice, VIG Group may close some or all of your positions without prior notice. An Imperfect Hedge (a hedging position that does not fully offset the risk of your open positions) may not trigger a margin call; however, it gives VIG Group the right to close any open positions.

5.4. Stop Loss and Take Profit orders

Although you may place a Stop Loss or a Take Profit order through the VIG Group Electronic Trading Platform, these orders are not guaranteed. Market volatility or unforeseen events may result in orders not being executed or being executed at the next available price, which may be less favourable than the price specified.

5.5. Operational risks

Operational risks are inherent in electronic trading. Disruptions to communications, computer systems, networks, or external events may lead to delays in the execution and settlement of a transaction. VIG Group will take reasonable steps to minimise operational disruptions but is not liable for losses arising from circumstances outside its reasonable control, including third-party data feed failures, internet connectivity issues, force majeure events, or faults caused by third-party service providers.

5.6. Corporate Actions

Corporate actions may affect your positions. Where a corporate action occurs, VIG Group may reasonably determine appropriate adjustments to preserve the economic effect of the position or otherwise reflect the impact of the event. Any such adjustments will take effect on a date reasonably determined by VIG Group.

5.7. VIG Group's Discretions

The Client Agreement grants VIG Group certain discretionary powers, including:

- Setting the price of the base currency by reference to the current market price received from hedging partners, or where appropriate, exercising its reasonable discretion having regard to prevailing market conditions;
- Closing all or part of your positions;
- Limiting the value of positions you may open;
- Refusing orders; or
- Terminating the agreement in specified circumstances

Where VIG Group exercises its discretion to terminate the agreement, it will generally provide prior written notice unless immediate action is required due to an emergency.

You cannot direct VIG Group in exercising its discretion. VIG Group will exercise its discretion reasonably and in accordance with its Conflicts of Interest Policy.

5.8. Execution risk

Quotes prices are indicative only and execution depends on the market price available at the time your order is executed. Orders may be subject "slippage", particularly during periods of market volatility, major news events or market gaps .

Execution also depends on available liquidity and your order may be filled at the next available price if the requested price is unavailable.

5.9. Electronic Trading platform risk

You are responsible for maintaining the the equipment and internet connection necessary to access the electronic trading platform. Technical problems or internet failures may prevent access to the platform and may result in trading losses.

If the platform is unavailable, clients may place closing orders by telephone through a VIG Group representative.

During unforeseen and extreme market conditions, such as major geopolitical events, natural disasters, pandemics or significant market disruptions, VIG Group may suspend the operation of the electronic trading platform and may close open contracts at prices it considers fair and reasonable. VIG Group may also impose volume limits on client accounts where reasonably necessary in extreme market conditions

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5.10. Automated trading risks

You may use third-party automated trading tools including expert advisors, copy trading services and trading robots, with VIG Group's Electronic Trading Platform.

These tools carry significant risks and may result in substantial financial losses. VIG Group does not control the design or operation of these third-party systems and is not responsible for their performance.

You should ensure that any third-party trading tools are provided by reputable and appropriately licensed providers where applicable. VIG Group is not liable for losses resulting from unsuccessful automated trading algorithms or the actions of third-party providers

5.11. Auto-Liquidation

VIG Group may without prior notice to you liquidate some or all your open margin FX Contract or CFD positions if your account value reaches or falls below the liquidation level applicable to your Account, as published on our website and in your account settings. This may generate realized losses in your Account. VIG Group does not assure you that it will exercise this right at any time or in respect of all or any of your margin FX Contract or CFD positions. You should not rely upon on auto-liquidation as a substitute for active risk management and your obligation to maintain sufficient margin remains at all times.

5.12 CFD Risks

CFDs carry additional risks, including extreme price volatility, the potential for rapid and substantial losses, 24/7 market exposure, and evolving regulatory frameworks across different jurisdictions. CFDs may also be subject to significant price gaps and limited liquidity during periods of market stress.

You should ensure that you fully understand these additional risks before trading CFDs.

6. YOUR OBLIGATIONS

Due to the obligations associated with opening and maintaining an account with us, it is important you understand the terms of the Client Agreement and maintain sufficient funds to meet margin requirements.

IMPORTANT: If your account has a negative balance, you are required to fund it to return it to a zero or positive balance. This means that your losses may exceed your initial deposit. You should only trade with funds that you can afford to lose. You must monitor your account and open positions frequently and must not trade in breach of the Client Agreement or any Applicable Law.

7. KEY FEATURES OF OUR PRODUCTS

A CFD is a leveraged derivative product that allows you to trade on upward or downward price movements of an underlying asset without buying or selling the underlying asset directly. CFDs provide the opportunity to make profits, or incur losses, across a wide range of markets including indices and commodities. Margin foreign exchange ("**margin FX**") products are economically equivalent to CFDs and have currencies as the underlying asset.

7.1. Types of Products Issued by Us

We offer the following products:

- Margin FX
- Index CFDs
- Energy CFDs
- Share CFDs
- Soft Commodities CFDs
- Precious metals CFDs
- Cryptocurrency CFDs
- Other products offered from time to time as set out on the Website or the Electronic Trading Platform.

8. FEES AND OTHER COSTS

Please note that our charges for trading may include trading commissions, a mark-up of the spread and overnight financing charges. All these costs will reduce your account balance and may increase your losses or reduce your profits. In certain cases, we pay an introducer who has introduced you to VIG Group. Our banks may charge fees for deposits and withdrawals, depending on the currency and timing of the transaction. VIG Group does not separately charge for deposits or withdrawals.

8.1. Administration Fee (Swap-Free Accounts Only)

Swap-Free Accounts do not pay or receive Financing and Rollover Charges and Benefits. Instead, Swap-Free Accounts are subject to an administration fee. The administration fee consists of the fees imposed by our Liquidity Providers together with an internal processing fee of up to 10% of the Liquidity Provider's fee.

8.2. Transaction Fee

We may charge a transaction fee on your Account when you trade in Share CFDs. Typically:

- Trading US shares CFDs attracts a fee of USD 6 per transaction converted into the currency of your Account.
- Trading Hong Kong shares CFDs attracts a fee of HKD 50 or 0.25% of the transaction value calculated as the number of contracts multiplied by the share price and 0.25%, whichever is greater and converted into the currency of your Account.
- Trading Australia Shares CFDs attracts a fee of 0.08% of the transaction value, calculated as the number of contracts multiplied by the share price and 0.08%). The minimum charge is AUD 8 per transaction.

8.3. Market Data Subscription Fees

We may charge a market data subscription fee on your Account when you trade Shares CFDs. Although the market data is available to all clients trading with VIG Group, you will be deemed to be a subscriber only if you transact in Shares CFDs. VIG Group reserves the right to cancel any market data subscription at its discretion without prior notice to you.

8.4. Variation of Fees and Costs

Under the Client Agreement, we may charge an additional fee and/or spread or increase the current fee and/or spread set out in this Key Facts Summary provided that we give you prior written notice.

9. BEST EXECUTION

We are committed to ensuring that our clients are treated fairly and receive the best possible execution when trading our products. Our Best Execution Policy applies to both retail and professional clients.

10. CONFLICT OF INTEREST

VIG Group may act as principal and market maker in respect of your trades. This means that we may be the counterparty to your position, which creates a potential conflict of interest.

We have established and maintain a Conflicts of Interest Policy to identify, prevent and manage conflicts that may arise in the course of providing our services. A copy of our Conflicts of Interest Policy is available on our website.

Where we cannot fully manage a conflict, we will disclose the nature and source of the conflict to you before proceeding.

11. ONBOARDING AND KYC REQUIREMENTS

When you apply for an account or during the course of our relationship, to maintain your account with us, we may request information relating to your identity, address, source of funds, source of deposit, knowledge and experience.

This information is required to comply with Applicable Law, including laws relating to the prevention of financial crime, and to determine whether margin trading is an appropriate investment activity for you.

We may also be required to report information relating to your trades to relevant competent authorities.

Your personal data will be processed in accordance with applicable data protection laws and our Privacy Policy, which is available on our website. We are committed to protecting the confidentiality and security of your personal information.

12. MARKET ABUSE, SUSPICIOUS TRANSACTION AND ORDER REPORTING

VIG Group is obliged to report suspected instances of market abuse and suspicious transactions or orders. You must not engage in any activity that distorts or manipulates

prices, interferes with the normal operation of the relevant market or is based on insider information.

13. CONSEQUENCES OF BREACH OF CONTRACT AND TERMINATION

Either party may terminate the Client Agreement by giving written notice to the other party, without prejudice to any rights or obligations accrued before termination. Upon termination of the Client Agreement, or following an event of default, VIG Group may deal with any open trades as necessary to protect the interests of VIG Group and its counterparties.

14. FORCE MAJEURE

If an event outside of our reasonable control occurs (including a power, broadband or trading connection outage) and affects you or our liquidity providers, such event will constitute a "Force Majeure Event". If a Force Majeure Event prevents us providing investment or ancillary services to you, our obligations under the Client Agreement will be deferred for the duration of the Force Majeure Event.

15. COMPLAINT PROCEDURE

If you are unsatisfied with any aspect of our service, please contact your account manager in the first instance. If you wish to make a formal complaint, please contact our support team via the contact us page.