

Key Information Document-Commodities CFDs

Purpose

This document provides you with key information about this investment product. It is not marketing material and it does not constitute an investment advice. The Key Information Document is required by the law to help you understand the nature, risks, costs, potential gain and losses of this product and to help you compare it with other financial products.

Product

Product name: Commodities (“CFDs”).

Distributor: Offered by Wonderinterest Trading Ltd. (the “Company”) a company registered in Cyprus with registration number HE332830 and authorised by Cyprus Securities and Exchange Commission (“CySEC”), with Licence Number 307/16.

Alert: You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type

A Commodity CFD is a leveraged contract, offered by the Company on a bilateral execution basis. It allows you to obtain an indirect exposure to an underlying asset. This means you will never own the underlying asset, but instead be able to make gains or incur losses based on price movements in the underlying asset. You have the choice to buy the Commodity to benefit from rising prices in the underlying market; or to sell the Commodity to profit from the falling prices. The price of the Commodity is derived from the price of the underlying market price, which may be either the current (“cash”) price or a forward (“future”) price.

Example

If an investor has opened a buy position and the price of the underlying asset rises, the value of the Commodity will increase - at the end of the contract the Company will pay the difference between the closing value of the contract and the opening value of the contract. Conversely, if an investor opened a sell position and the price of the underlying asset rises, the value of the Commodity will be increased - at the end of the contract the investor will pay the Company the difference between the closing value of the contract and the opening value of the contract. A Commodity referencing the underlying future price works in exactly the same way except that such contracts have a pre-defined expiry date – a date upon which the contract either automatically closes or must be rolled into the next period referred to as the rollover date. The leverage embedded within all Commodities has the effect of magnifying both profits and losses.

Objectives

The aim of the Commodity CFD is to allow an investor to take advantage from leveraged exposure to the movement in the value of the underlying market/asset (up or down), without the need to buy or sell the underlying market. The exposure is leveraged because the Commodity CFD only requires a small percentage of the notional value of the contract to be put down in advance as initial margin and is one of the key features of trading Commodity CFDs.

| Commodity | Direction | Leverage | PositionSize in Lots | Initial Margin | Open Price | Close Price | Changein % | Total Spread | Swap Paid* | Net Profit | Currency |
|------------|-----------|----------|----------------------------|-------------------|---------------|----------------|---------------|-----------------|---------------|---------------|----------|
| XAUUSD# | BUY | 1:20 | 1 | 8904.7 | 1780.94 | 1782.85 | 0.11% | 160 | 53.5 | 137.50 | USD |
| XAUUSD# | SELL | 1:20 | 0.1 | 890.47 | 1780.94 | 1842.85 | 3.48% | 16 | 4.9 | -624 | USD |
| .USCoffe # | BUY | 1:10 | 1 | 29164 | 145.82 | 147.97 | 1.47% | 1600 | 69 | 4231 | USD |
| .USCoffe # | SELL | 1:10 | 0.1 | 2916.4 | 145.82 | 148.32 | 1.71% | 160 | 6.9 | -506.9 | USD |

* Example above: Position held for one (1) night.

Tax legislation of the retail investor's home Member State may have an impact on the actual payout.

When free margin drops due to price movement in the opposite direction of the trades, one must either fund the account in-order to keep margin level above stop out (automatic system close of open order) level which is 50% free margin, or close position(s) to avoid being stopped out, ie, automatic close of open position(s). Margin Call notification is communicated through a durable medium, when margin level falls below 100%. In the case of Futures Contract CFD's, the investor has the option to either close position on the pre-determined expiry date which is available on the website and communicated via durable medium or can allow for the symbol to 'Rollover' to the new contract. Depending on the direction of the trade BUY/SELL and the close price of the

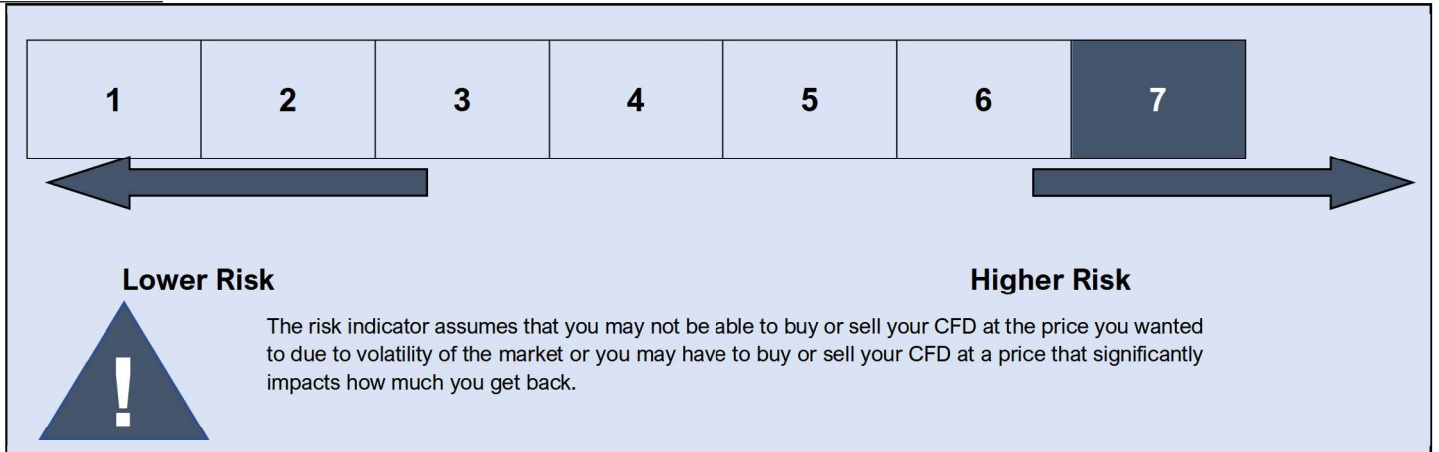
current contract to the open price of the new contract the trading account will either receive a credit or debit to compensate the difference and the system is automated. With Commodity CFD's there is no delivery of the underlying asset.

**The Company also retains the ability to unilaterally terminate any Commodity CFD contract where it deems that the terms of the contract have been breached.*

Intended Retail Investor

Commodity CFDs are available for investors who have knowledge for the financial markets, and they are expected to have trading experience with leveraged products in the past. It is anticipated that the investors will have an understanding on how the prices of Commodity CFDs are derived, the key concepts of margin and how leverage works. Moreover, they must understand, that trading leveraged products might cause a loss of their entire invested capital and they must have the ability to bear losses.

Risk Indicator



The Risk indicator can show you the risk involved in these products compared to other products. It shows how possible it is that the product movement can lead to financial loss for the investor.

The Risk indicator has been set to the Highest level. The rate indicates the potential losses from the product future performance. Commodity CFDs are leveraged and risky products that can cause losses. Losses cannot exceed the amount invested (negative balance protection), however you may lose your entire invested capital. There is no capital protection against market risk, credit risk and/or liquidity risk.

Currency Risk

It is possible to buy or sell Commodity CFDs in a different currency from the currency of your account. The final pay-out that you might receive, depends on the exchange rate between the two currencies.

Performance Scenarios

The below scenarios were demonstrated to provide information on how an investment may perform. This allows for comparisons between the products and demonstrates their scenarios, in order to identify, which product is more suitable for you. The scenarios presented are an approximation of future performance, based on evidence from the past performance on how the value of this investment differs and are not an exact indicator. The outcome will be based on the market performance and how long you hold the CFD. The stress scenario indicates the possible outcome in extreme market circumstances. **Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent return. Actual returns could be lower.**

Scenario

| CFD | |
|--|--------|
| Opening price: P | 600 |
| Trade Size (per CFD): TS | 5 |
| Margin %: M | 10% |
| Contract Size: K | 50 |
| Margin Requirement (€): $MR=P \times TS \times M \times K$ | 15000 |
| Notional Value of the trade (€): $TN=MR/M$ | 150000 |

Table 1

| BUY Performance Scenario | Closing price (inc. spread) | Price change | Profit/ Loss Gross | SELL Performance Scenario | Closing price (inc. spread) | Price change | Profit/ Loss Gross |
|--------------------------|-----------------------------|--------------|--------------------|---------------------------|-----------------------------|--------------|--------------------|
| Favourable | 609 € 604.5 € | 1.5% | 2,250 € | Favourable | 591 € | 1,50% | 2,250 € |
| Moderate | 591 € | 0.75% | 1,125 € | Moderate | 595,5 € | 0,75% | 1,125 € |
| Unfavourable | | -1.5% | -2,250 € | Unfavourable | 609 € | -1,50% | -2,250 € |
| Stress | 570 € | -5% | -7,500 € | Stress | 630 € | 5% | -7,500 € |

What happens if the Company is unable to pay out?

The Company segregates all its clients' funds from its own, in different bank accounts, in accordance with the Law 87(I)2017 and the related Directive of CySEC for the Safeguarding of financial instruments and funds belonging to clients. Moreover, the Company participates in the Investor Compensation Fund (ICF). The objective of the ICF is to secure claims of the covered Clients against members of the ICF, through the payment of compensation in cases, where the member concerned is unable to pay out. The total payable compensation to each covered Client of the Company may not exceed the amount of twenty thousand Euros (EUR 20,000). For further information, please refer to the CySEC website www.cysec.gov.cy.

What are the Costs?*

| | | |
|-----------------------------|--------------------|--|
| One-off Entry or exit Costs | Spread | The Difference between the Sell Price and Buy price |
| | Minimum Commission | The minimum fee charged for the service carrying out the transaction (it refers to stocks ONLY) |
| On-going Costs | Swaps | If you hold a buy or sell position open after the market close, you will be subject to Swap Fee. |

* More information can be found on the website www.wonderinterest.com

How long should I hold it, and can I take money out early?

Commodity CFDs have no recommended holding period. Provided that the Company is open for trading the investor may buy and/or sell the commodity CFD provided that the markets are available for trading. Please check all the financial instruments trading hours: www.wonderinterest.com

How can I complain?

You may submit your complaint in writing and address it to the Compliance Officer, who is authorized to handle and investigate complaints. You are encouraged to use the Complaints Form and submit it in any of the following ways:

- By sending by post or delivering in person the attached Complaints Form at the following address: 176 Makariou III, Paschalis Court, Office 201, 3027, Limassol, Cyprus, or
- By submitting the Complaints Form electronically at the following email addresses: compliance@wonderinterest.com, or
- If you feel that your complaint has not been resolved satisfactory, you may file a complaint through the CySEC website. Please read our [Complaints Handling Policy](#)

Other Relevant information

We encourage you to read the Terms of Business, Risk Disclosure and Warning Notice and the Best Interest and Order Execution Policy. You can find the mentioned documents, under the section Regulation. Such information is also available upon request.

Date: 31.05.2023