

Risk Disclosure Statement

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IMPORTANT NOTICE

Trading Forex, CFDs, and other leveraged financial instruments carries a high level of risk and may not be suitable for all investors. You may sustain a loss equal to or greater than your entire investment. Only trade with capital you can afford to lose. Past performance is not indicative of future results. Seek independent financial advice if you are uncertain.

This Risk Disclosure Statement is provided by NAMH Global LTD to ensure clients and prospective clients understand the risks associated with trading CFDs, Forex, and other leveraged financial instruments. This document does not disclose every risk — it highlights the most significant categories. You should not trade unless you fully understand the instruments, your legal rights and obligations, and your exposure to risk.

1. General Investment Risk

All investments carry risk. The value of financial instruments can fall as well as rise, and you may get back less than you invest. Trading accounts with NAMH Global are not protected by any deposit guarantee scheme. Carefully consider whether trading is appropriate given your financial position, investment objectives, and risk tolerance.

2. Leverage Risk

CFD and Forex trading is conducted on a leveraged basis. Leverage amplifies both potential profits and potential losses. Example: with 1:100 leverage, a 1% adverse market move results in a 100% loss of your margin deposit. You could lose your entire deposit in a very short period of time. Use leverage cautiously and ensure you fully understand its implications before trading.

3. Market Risk

Financial markets are subject to rapid and unpredictable price movements driven by: macroeconomic data releases; geopolitical events and government policy changes; corporate earnings and regulatory developments; natural disasters and other unforeseen global events; and market sentiment and speculative activity. NAMH Global cannot predict or control market movements. No strategy guarantees profits.

4. Volatility Risk

- **Currency pairs — especially exotic pairs — can experience extreme intraday volatility. Even major pairs can move significantly around key economic events.** Forex:
- **Digital assets are among the most volatile tradable instruments. Price swings of 10–30% within a single day are not uncommon. Markets operate 24/7 and can gap significantly over weekends.** Cryptocurrencies:

- **Subject to supply and demand shocks, seasonal factors, and geopolitical events causing sudden, large price movements.** Commodities:
- **Can drop sharply in response to economic shocks, corporate crises, or shifts in monetary policy expectations.** Indices:

5. Slippage and Execution Risk

Slippage occurs when an order executes at a price different from the requested price — due to insufficient liquidity, rapid market movement, or news-driven gaps. Stop-loss and take-profit orders are not guaranteed to execute at the specified price. NAMH Global operates with best execution practices to minimise slippage but cannot guarantee zero slippage in all market conditions.

6. Gapping Risk

Markets can "gap" — jumping from one price level to another without trading at intermediate prices. Gaps occur most commonly at market open after weekends or holidays, following major unexpected news, or during periods of extremely low liquidity. A gap can trigger your stop-loss at a price significantly worse than set, resulting in a larger-than-anticipated loss.

7. Counterparty Risk

When you trade with NAMH Global, we are the counterparty to your transactions. While we maintain segregated client funds and sound risk management, there is an inherent counterparty risk — the possibility that NAMH Global could become unable to meet its financial obligations. Client funds are held in segregated accounts to provide a degree of protection, but this does not eliminate all risk.

8. Liquidity Risk

During periods of low market liquidity — after hours, during holidays, or in less liquid instruments — bid-ask spreads may widen significantly and it may not be possible to execute trades at acceptable prices. Positions in illiquid instruments may be difficult to exit without accepting significant price concessions.

9. Technology and Connectivity Risk

Electronic trading carries inherent technology risk: internet connectivity failures; software bugs or platform outages; cybersecurity threats including phishing and malware; and device failures during critical market moments. NAMH Global operates with institutional-grade infrastructure and redundant systems, but cannot guarantee uninterrupted platform access in all circumstances. Ensure you have contingency access plans and keep account credentials secure at all times.

10. Swap and Overnight Financing Risk

Positions held open overnight incur swap charges (rollover or overnight financing fees). Swap rates vary by instrument and are charged daily — three days of swap are typically applied on Wednesday for weekend periods. Swap rates can be positive or negative and may change in line with interbank interest rates. Accumulated swap charges on long-held positions can materially impact profitability. Islamic (swap-free) accounts may be subject to administration fees instead.

11. Currency Risk

Where your account base currency differs from instruments you trade, you are exposed to currency risk in addition to underlying market risk. Exchange rate movements can increase or decrease the value of profits and losses when converted to your account base currency.

12. Cryptocurrency-Specific Risks

- **Cryptocurrency regulation is evolving globally. New legislation or enforcement actions can cause sudden, severe price movements.** Regulatory uncertainty:
- **Crypto markets are less regulated than traditional markets and may be subject to price manipulation and coordinated activity.** Market manipulation:
- **Crypto markets operate continuously including weekends and public holidays. Significant price movements can occur when you are not monitoring positions.** 24/7 market exposure:
- **The value of cryptocurrencies is linked to underlying blockchain protocols, which carry their own technological and security risks.** Technology and protocol risk:

13. Tax Risk

Your trading profits may be subject to taxation in your jurisdiction. Tax treatment of CFD and Forex trading profits varies by country and can change over time. NAMH Global does not provide tax advice. You are solely responsible for understanding and complying with your tax obligations. Seek independent tax advice from a qualified professional.

14. Regulatory Risk

The regulatory environment for CFD and Forex trading continues to evolve globally. Changes in regulation may affect the terms on which NAMH Global provides services, the instruments available, or your ability to access certain markets. NAMH Global will communicate material regulatory changes with reasonable advance notice.

15. Risk Management Guidance

NAMH Global strongly encourages all clients to implement sound risk management practices:

- Never risk more than you can afford to lose on any single trade or in total
- Use stop-loss orders on all positions to define your maximum acceptable loss
- Avoid holding large leveraged positions overnight unless you have reviewed the associated risks
- Diversify across instruments rather than concentrating risk in a single market
- Use our Demo Account to develop and test strategies before committing real capital
- Monitor your account regularly and do not leave large leveraged positions unattended
- Seek independent financial, legal, or tax advice if uncertain about any aspect of trading

16. No Investment Advice

Nothing on NAMH Global's website, platform, or in any communications constitutes investment advice, a recommendation to buy or sell any instrument, or an inducement to trade. All content is for informational purposes only. Trading decisions are made entirely at your own risk. NAMH Global does not provide personalised financial advice.

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