



# RISK DISCLOSURE

RS Finance | Built for Traders

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## **IMPORTANT NOTICE**

Investments in financial products are subject to market risk. Some financial products, such as foreign exchange and Contracts for Difference (CFDs), are highly speculative and should only be undertaken with risk capital. Trading foreign exchange on margin carries a high level of risk and may not be suitable for all investors.

Before deciding to trade, you should carefully consider your investment objectives, level of experience, and risk appetite. The possibility exists that you could sustain a loss of some or all of your initial investment, and therefore you should not invest money that you cannot afford to lose. You should be aware of all the risks associated with foreign exchange and CFD trading and seek advice from an independent financial adviser if you have any doubts.

By opening a trading account with RS Finance Limited (Company No. 27122 BC 2024), you certify that you understand the risks involved, are financially able, and are of sound mind to assume the risks involved in speculating or trading Contracts for Difference or other financial products offered over-the-counter by the Company. We advise that you read this document carefully and seek professional advice if necessary.

### **1. General Risk**

The Client is warned of the following general risks:

- (a) The Company does not and cannot guarantee the initial capital deposited in the Trading Account or any money invested in any Financial Instrument.
- (b) The Company guarantees that a Client cannot lose more than their total deposits across all accounts held with the Company.
- (c) The Company will not provide the Client with investment advice relating to any investment or possible transaction, and will not make investment recommendations of any kind. All trading decisions are made solely by the Client.

### **2. Market Risk**

- (a) Regardless of any information or research material provided by the Company, the value of any investment in Financial Instruments may fluctuate upwards or downwards. It is even possible that the investment may become of no value.
- (b) Past performance of a Financial Instrument does not guarantee its current or future performance. Historical data does not constitute a binding or safe forecast as to the future performance of the Financial Instruments to which it refers.
- (c) The Client acknowledges that transactions undertaken through the services of the Company may be of a speculative nature. As a result, large losses may occur in a short period of time and the entire initial deposit may be lost.
- (d) Foreign exchange markets generally carry risks higher than those associated with stock markets. The performance of your investment will depend on changes in the values of exchange rate pairs.
- (e) Before or during the release of significant macroeconomic announcements or other news events, currency markets may open and/or move at price levels significantly different from previous levels. Under such conditions, orders may be executed at prices that are very different from the price levels initially chosen.
- (f) Under certain market conditions it may be difficult or impossible to execute an order at the intended price.

### **3. Forex Risk**

Trading foreign exchange on margin carries a high level of risk and may not be suitable for all investors. Past performance is not indicative of future results. Before deciding to trade foreign exchange, you should carefully consider your investment objectives, level of experience, and risk appetite. You could sustain a loss of some or all of your investment and therefore you should not invest money that you cannot afford to lose. You should be aware of all the risks associated with foreign exchange trading and seek advice from an independent financial advisor if you have any doubts.

### **4. Cryptocurrency Risk**

Trading cryptocurrencies on margin carries a high level of risk and may not be suitable for everyone. Past performance is not indicative of future results. Before getting involved in cryptocurrency trading you should carefully consider your personal objectives, level of experience, and risk appetite. The possibility exists that you could sustain a loss of some or all of your initial deposit and therefore you should not place funds that you cannot afford to lose. You should be aware of all the risks associated with cryptocurrency trading and seek advice from an independent financial advisor if you have any doubts.

### **5. Liquidity Risk**

The price of Financial Instruments is determined by supply and demand forces. Some Financial Instruments may become illiquid at certain times due to reduced market demand. Under such conditions, the Client may not be in a position to sell them or easily obtain information on the value of those Financial Instruments or the extent of the associated risks.

### **6. Leverage and Margin Trading**

Trading foreign exchange and CFDs on margin carries a high level of risk and may not be suitable for all investors. The high degree of leverage can work against you as well as for you. Leverage provides traders with the ability to enter trades and open positions with a relatively small amount of capital. Trading with high leverage may incur heavy losses. When trading or investing, we strongly advise exercising caution and restraint.

You should ensure you fully understand how margin and leverage work before opening any leveraged position.

### **7. Electronic Trading Risk**

Online trading has inherent risks due to system response and access times that may vary due to market conditions, system performance, and other factors. You should understand these additional risks before trading. The Client is solely responsible for technical issues arising from:

- Hardware and software failures;
- Internet connection quality or disruptions;
- MetaTrader installation and configuration;
- PC and mobile device compatibility;
- Electrical supply interruptions.

RS Finance Limited will not accept liability for any loss or damage, including loss of profit, that may arise directly or indirectly due to human errors or technical issues. There are risks associated with using an internet-based trade execution system, including but not limited to the failure of hardware, software, and internet connection. Since RS Finance Limited does not control signal power, its reception or routing via the internet, the configuration of your equipment, or the reliability of your connection, the Company cannot be responsible for communication failures, distortions, or delays when trading via the internet. RS Finance Limited employs backup systems and contingency plans to minimise the possibility of system failure.

## 8. Slippage

The Company's obligation to execute Stop Loss Orders at or better than the stop loss price will not apply to Limit and Stop Loss Orders during market hours, including during price spikes. Stop Loss Orders or Stop Limit Orders are intended to limit losses but may not reduce losses incurred by price fluctuations, as such orders may not be executable under certain market conditions such as news releases, key economic indicators, or special announcements. RS Finance Limited will not accept liability for any loss or damage, including any loss of profit, that may arise directly or indirectly due to market volatility or abnormal market conditions.

## 9. Trade Execution

The Client acknowledges that upon execution of a trade from the Client Terminal, it cannot be cancelled or reversed. Any other instructions in regard to the particular trade will not be applied until completion of execution. The Client should verify all trade details such as volume, product, price levels, and desired entry and exit points prior to executing the trade. Trade transactions are performed on a first-in, first-out basis.

(a) Clients who undertake transactions on an electronic trading system will be exposed to risks associated with the system, including the failure of hardware and software. The result of any system failure may be that an order is either not executed according to the instructions provided, or is not executed at all.

(b) The use of wireless, dial-up, or any other form of unstable connection at the Client's end may result in poor or interrupted connectivity, causing delays in data transmission between the Client and the Company when using the Trading Platform. Such delays may result in the Client sending out-of-date market orders. In these circumstances, the Company will update the price and execute the order at the best available market price.

(c) The only reliable source of quotes flow information is the live server's quotes base. The quotes base in the Client Terminal is not a reliable source of quotes flow information as the connection between the Client Terminal and the server may be disrupted at any point and some quotes may not reach the Client Terminal.

(d) When an order is closed or is being executed, it may not be cancelled or modified.

(e) The Client is warned that they may lose all of the money deposited as margin. Stop-loss or limit orders placed on the Trading Platform that are intended to limit losses to certain amounts may not always be effective because market conditions or technological limitations may make it impossible to execute such orders. The Company accepts no responsibility for such orders not being executed nor for financial losses resulting from the fact that these orders were not executed to limit loss or protect profits.

## 10. Technical Risk

(a) The Client acknowledges that they bear the risk of financial losses arising from failure, malfunction, interruption, disconnection, or malicious actions affecting information, communication, electricity, electronic, or other systems.

(b) The Client acknowledges that encrypted information transmitted by email is not protected from all forms of unauthorised access.

(c) Before or during the release of significant macroeconomic announcements or other news, currency markets may be very volatile and increased demand and supply may exist, which may prevent the Client from connecting to the Company's trading platform. The Client understands and accepts this risk.

(d) The Client is warned that when trading on an electronic platform they bear the risk of financial loss as a consequence of, among other things:

- Failure of the Client's devices, software, or quality of connection;
- Hardware or software failure, malfunction, or misuse by either the Client or the Company;
- Client Terminal not having the correct setting

(e) The Client acknowledges that they may not be able to access the Company's website or Trading Platform due to issues with internet access, including interruptions, transmission blackouts, software and hardware failures, internet disconnection, public electricity network failures, or malicious attacks. The Company has no responsibility whatsoever for any damages or losses arising from such events, including without limitation any loss of profit arising from the Client not being able to access the Company's website or Trading Platform, or delay or failure in sending orders or transactions.

## **11. Third-Party Agents**

RS Finance Limited is not obligated to review third-party traders or agents selected by Clients to handle their accounts and is not liable for any losses incurred by such parties. Clients are solely responsible and liable for their decision to appoint and authorise any such person or parties, whether on a discretionary or non-discretionary basis, and will not hold RS Finance Limited liable for any resulting losses.

Any disputes arising from such relationships are to be resolved between the Client and the authorised third-party trader or agent. RS Finance Limited only recognises trades executed from the Client's trading account terminal and will not be held liable for account access by an executor of trades. We strongly advise that you practise caution and maintain the security of your trading credentials at all times to avoid disputes.

## **12. Insolvency Risk**

In the event of bankruptcy or company insolvency, priority will be given to creditors. Trades, contracts, and transactions executed on RS Finance Limited are not traded on exchanges and therefore client funds do not carry the same protections as exchange-traded funds. In the event of the Company's insolvency, clients will be paid from available monies after all priority claims have been satisfied. Clients should be aware of this risk and factor it into their decision to trade with the Company.

## **13. Force Majeure**

The Client bears and accepts the risk of financial losses due to Force Majeure Events. If the performance of any part of the Client Agreement by either party is prevented, hindered, delayed, or otherwise made impracticable by reason of any flood, riot, fire, judicial or governmental action, labour dispute, act of God, act of terrorism, or any other cause beyond the reasonable control of a party, that party shall be excused from such performance to the extent it is prevented, hindered, or delayed, provided that both parties shall at all times act in good faith and use their commercially reasonable efforts to recommence performance as soon as practicable.

## **14. Trading Strategies**

All trading strategies are used entirely at your own risk. Any content on [www.rs-fin.com](http://www.rs-fin.com) should not be relied upon as advice or construed as providing recommendations of any kind. It is your sole responsibility to confirm and decide which trades to make. Trade only with risk capital – that is, money that, if lost, will not adversely impact your lifestyle or your ability to meet your financial obligations. Past results are no indication of future performance.

In no event should any content provided by the Company be construed as an express or implied promise or guarantee. RS Finance Limited is not responsible for any losses incurred as a result of your trading strategies. Loss-limiting strategies such as stop-loss orders may not be effective because market conditions or technological issues may make it impossible to execute such orders.

Strategies using combinations of options and/or futures positions such as "spread" or "straddle" trades may be just as risky as simple long and short positions. No guarantee of any kind is implied or possible where projections of future conditions are attempted.