Risk Disclosure Statement

TabTrade (Mauritius) Ltd

Date:	08 July 2026
Company:	TabTrade (Mauritius) Ltd
Company No.:	236339
Licence No.:	GB26206419
Regulator:	Financial Services Commission, Mauritius (FSC)
Address:	Office 15, Floor 1, CentrePoint Trianon, 72257, Mauritius
Email:	support@tabtrade.com

1. Overview

1.1 This Risk Disclosure Statement is issued by TabTrade (Mauritius) Ltd (the "Company", "TabTrade", "we", "our" or "us"), a company registered in Mauritius and regulated by the Financial Services Commission of Mauritius ("FSC") as an Investment Dealer (Full-Service Dealer, excluding Underwriting) under licence number GB26206419.

1.2 The Company also holds a Global Business Licence ("GBL") issued by the FSC on 2nd of July 2026. The Company's registered office is Office 15, Floor 1, CentrePoint Trianon, 72257, Mauritius.

1.3 This statement is intended to inform Customers of the principal risks involved in trading margin foreign exchange, contracts for difference and any other financial market products or services made available by the Company from time to time (together, the "Products"). It forms an integral part of the Customer Agreement between the Company and the Customer.

1.4 This statement cannot disclose all risks involved in trading due to the wide range of feasible situations, market conditions, technologies, Products and Customer circumstances. If a term is not defined in this Risk Disclosure Statement, the interpretation of that term shall be governed firstly by the definition given in the Customer Agreement.

1.5 In issuing a licence to the Company, no regulatory authority in Mauritius has vouched for:

a. the reliability or financial soundness of the Products offered or of the Products on which the Company provides its services; or
b. the correctness of any statement or opinion expressed by the Company. Each Customer deals with the Company at the Customer's own risk and is not protected by any statutory compensation arrangement in Mauritius.

1.6 The information in this Risk Disclosure Statement is current as at the date specified on the cover page. We may update, replace or supplement this statement, and where we consider a change important to Customers, we will notify Customers in accordance with the Customer Agreement.

2. Related Documents and Interpretation

2.1 The Customer should read this Risk Disclosure Statement together with the Customer Agreement, Terms and Conditions, Order Execution Policy, Complaints Policy, Privacy Policy and any product specifications or notices displayed on the Platform or on our website.

2.2 References to "Customer" mean any person who applies for, opens, maintains or uses an Account with the Company. References to the "Platform" mean any trading platform, client terminal, secure account portal, mobile application or other electronic system made available by or through the Company.

2.3 Where there is an inconsistency between this Risk Disclosure Statement and the Customer Agreement, the

Customer Agreement will prevail unless applicable law requires otherwise.

3. No Advice, Suitability and Customer Responsibility

3.1 The Company does not provide personal investment, legal, tax or financial advice. Any market information, research, education, commentary, tools, examples or general consultations provided by the Company are general in nature and do not take account of the Customer's objectives, financial situation, needs, knowledge, experience or risk appetite.

3.2 In making a decision to trade in the Company's Products, each Customer must rely on the Customer's own examination of the Products, including the merits and risks involved. The Customer should not risk more than the Customer is prepared to lose.

3.3 The Customer must ensure that the Customer understands the risks involved, has sufficient knowledge and experience to trade the Products, has adequate financial resources to bear any losses, and has sought independent advice where the Customer deems it necessary.

3.4 Margin foreign exchange, CFDs and other leveraged Products are complex and high-risk. They may not be suitable for all Customers, including inexperienced traders, retirement or pension funds, or Customers who cannot afford rapid or total loss of funds.

3.5 It is the Customer's responsibility to ensure that accessing the Company's Products and completing any trading, funding or withdrawal activity is lawful and permitted in the jurisdiction in which the Customer is resident, domiciled, located or otherwise subject to law.

4. Product Scope and General Risk Statements

4.1 The Company's Products may include margin foreign exchange, CFDs and other financial instruments referencing currencies, commodities, indices, shares, digital assets or other underlying markets. Unless expressly stated otherwise, the Products are over-the-counter contracts entered into between the Customer and the Company and are cash-settled.

4.2 Trading in the Products does not give the Customer ownership of, or any legal or beneficial interest in, the underlying asset. The Customer will not receive voting rights, ownership rights, delivery rights or other rights of a holder of the underlying asset, although cash adjustments may be made for certain corporate actions, rollovers or market events in accordance with the Customer Agreement.

4.3 Online trading involves substantial risk. Prospective Customers should be aware that they can benefit as well as lose all or part of their funds when engaging in trading activities. Customers may not receive back the amount initially invested and may lose all or part of their funds due to the risks described in this statement.

4.4 Many instruments are traded within wide ranges of intraday price movements. Consequently, Customers must carefully consider that there is not only a probability of profit, but also a probability of loss.

4.5 Past performance, simulated performance, back-tested performance, indicative pricing, examples or projections are not reliable indicators of future performance. Market conditions can change quickly and materially.

5. Effect of Leverage and Margin

5.1 When executing trading operations under margin trading conditions, even small market movements may have a significant impact on the Customer's Account due to the effect of leverage.

5.2 The Customer must take into consideration that, if the market moves against the Customer, the Customer may sustain a total loss of the initial margin and any additional funds deposited to maintain open positions. Losses may exceed the Customer's initial investment, particularly during volatile or illiquid market conditions.

5.3 Leverage magnifies both profits and losses. A small change in the price of the underlying market can result in a disproportionately large change in the value of a leveraged position.

5.4 The Customer must maintain sufficient margin at all times. Margin requirements may be changed by the Company at short notice or without prior notice, including during volatile markets, reduced liquidity, news events, holidays, weekends or other exceptional conditions.

5.5 If the Customer's Account equity falls below required margin thresholds, the Company may issue a margin call, close some or all open positions, restrict trading, or take other action under the Customer Agreement. Stop out, liquidation or margin close-out processes are not guaranteed to limit losses to the Account balance.

5.6 The Customer shall be fully responsible for all risks, financial resources used and trading strategies chosen by the Customer, including strategies involving hedging, netting, automated tools, expert advisers or copy trading.

6. Market, Liquidity and Product-Specific Risks

Market volatility and external events

6.1 The value of Products may be affected by changes in interest rates, exchange rates, inflation, credit conditions, liquidity, government policy, political events, economic data releases, corporate actions, trading halts, market closures, natural disasters, war, terrorism, cyber incidents and other events outside the Company's control.

6.2 Market volatility can make price movements difficult to forecast and may create a margin shortfall requiring additional funds at short notice. In extreme conditions, spreads may widen, prices may gap, liquidity may reduce, and orders may be rejected or executed at less favourable prices than expected.

Price gaps, slippage and liquidity

6.3 Price gaps can occur when a market reopens at a different price from its previous close, or when prices move in large increments between quotes. Stop loss, take profit, limit or other pending orders are not guaranteed to be executed at the requested price.

6.4 Slippage may occur where an order is executed at the next available price rather than the price requested. Slippage may be positive or negative and can be significant during fast-moving, illiquid or abnormal market conditions.

6.5 The availability of liquidity at a quoted price is not guaranteed. Orders may be partially filled, rejected, delayed, re-quoted or executed in multiple fills depending on market conditions, Product specifications, Platform rules and liquidity available to the Company.

Unsystematic, corporate action and rollover risk

6.6 Unsystematic risk, also referred to as specific, diversifiable or residual risk, is company-specific or industry-specific risk inherent in each investment. It includes the risk of price changes due to the unique circumstances of a specific security or issuer, such as financial results, corporate actions, insolvency, governance issues, labour disputes, strikes, litigation or regulatory action.

6.7 Products referencing shares, indices, commodities or futures may be affected by dividends, stock splits, rights issues, takeovers, changes in constituents, futures expiries or changes in the underlying pricing source. The Company may make cash, price, contract or position adjustments to reflect such events in accordance with the Customer Agreement.

Currency and digital asset risks

6.8 If the Customer holds an Account in one currency and trades Products denominated in another currency, exchange rate movements can create additional gains or losses, even if the underlying Product price remains unchanged.

6.9 Where the Company offers Products referencing cryptocurrencies, tokens or other digital assets, those Products involve additional risks including extreme volatility, weekend or out-of-hours pricing gaps, reduced liquidity, exchange outages, protocol changes, forks, cyber incidents, regulatory restrictions and market manipulation. The Customer does not own the referenced digital asset unless the Company expressly states otherwise.

7. Execution, Pricing and Trading Platform Risks

7.1 The Customer acknowledges that the Company may be the issuer of, and counterparty to, the Products. Prices displayed on the Platform may be derived from liquidity providers, market data sources, exchanges or other pricing sources and may not be identical to prices available in any underlying market or from any other provider.

7.2 The only reliable source of quoting information for Customers with live Accounts is the Company's server. The quote base in the Customer's terminal should not be considered a reliable source of quoting information because, in the case of a poor connection between the client terminal and the server, some quotes may not reach the client terminal.

7.3 The Customer acknowledges that, at times of peak load, there may be difficulties in obtaining telephone communication with a Company representative, especially in fast markets such as when key economic indicators are released.

7.4 The Customer acknowledges that, under abnormal market conditions, the execution time for Customer instructions may increase and orders may be executed, rejected or confirmed later than expected.

7.5 The Customer acknowledges that only one request or instruction is allowed in the queue. Once the Customer has sent a request or instruction, any other request or instruction sent by the Customer may be ignored or may result in an “Order is locked” or similar message.

7.6 The Customer acknowledges that closing the window used to place, modify or delete an order, or the window used to open or close a position, does not cancel an instruction or request that has already been sent to the server.

7.7 The Customer assumes the risk of executing unplanned transactions if the Customer sends another instruction before receiving the result of a previously sent instruction.

7.8 The Customer acknowledges that if an order has already been executed but the Customer sends an instruction to modify the level of a pending order and the levels of stop loss and/or take profit orders at the same time, the instruction that may be executed is the instruction to modify the stop loss and/or take profit levels on the position opened on that order.

8. Technical, Communications and Security Risks

8.1 The Customer, and not the Company, shall be responsible for risks of financial loss caused by failure, malfunction, interruption, disconnection or malicious actions of information, communication, electricity, electronic or other systems, except to the extent caused by the Company’s gross negligence or wilful default.

8.2 When executing trading operations through a client terminal or other Platform, the Customer assumes the risk of financial loss that can be caused by:

a. failure of the Customer’s hardware, software or internet connection;
b. improper operation of the Customer’s equipment;
c. incorrect settings in the client terminal;
d. delayed client terminal updates; or
e. the Customer’s lack of knowledge of the applicable rules described in the user guide, Help section or other Platform materials.

8.3 Trading through third-party or automated systems, including expert advisers, algorithms, trading signals, copy trading tools or virtual private servers, introduces additional risks. The Company does not control the logic, coding, security or performance of third-party systems and may restrict or suspend automated strategies where necessary to manage operational, compliance or market risk.

8.4 The Customer shall assume the risk of any financial loss caused by the Customer not receiving a notification from the Company or by a notification being delayed. The Customer must keep contact details current and monitor the Platform, Account portal and email regularly.

8.5 The Customer acknowledges that unencrypted information transmitted by email is not protected from unauthorised access. The Customer is responsible for the safekeeping of information received from the Company and bears the risk of financial loss caused by unauthorised access to the Customer's Account by any person.

8.6 The Company may delete messages sent to the Customer through internal mail or Platform messaging five (5) days after they have been sent, even if the Customer has not yet read or received them, unless the Company's current Platform settings or applicable law require otherwise.

8.7 If the Customer reasonably suspects unauthorised activity, loss of credentials, compromise of devices or any other security incident relating to the Customer's Account, the Customer must contact the Company immediately.

9. Client Money, Counterparty, Insolvency and Reimbursement

9.1 When the Customer trades with the Company, the Customer is exposed to the risk that the Company, a bank, payment service provider, liquidity provider, custodian, wallet provider or other third party may fail to meet its obligations. This is counterparty risk and may result in financial loss.

9.2 Funds or assets provided by Customers will be handled in accordance with applicable Mauritius laws, the Customer Agreement and the Company's client money and safeguarding procedures. Segregation, pooling, safeguarding or other arrangements do not eliminate all risks, and no statutory compensation arrangement in Mauritius protects the Customer in the event of the Company's failure.

9.3 Deposits, withdrawals and transfers may be delayed, rejected, reversed, investigated or restricted because of payment provider requirements, bank processing times, anti-money laundering and counter-terrorist financing obligations, sanctions screening, fraud controls, chargebacks, technical issues or other compliance reasons.

9.4 Where the Company disengages with a Customer because the Customer's status, fitness and propriety or compliance profile changes during the business relationship, including where the Customer becomes a Politically Exposed Person, is subject to sanctions, adverse media or other screening hits, the Customer's remaining funds or investments will be reimbursed or otherwise dealt with in accordance with applicable law, the Customer Agreement and the Company's AML/CFT obligations.

9.5 Reimbursements and withdrawals are generally made on a source-to-source basis to the original funding source or to an account in the Customer's name, including credit card, wire transfer or virtual card channels where supported. The Company may request further information or documentation before processing any reimbursement or withdrawal.

10. Costs, Fees, Financing and Tax Risks

10.1 The Customer must be aware of commissions, spreads, swaps, financing charges, rollover adjustments, conversion costs, administration charges, payment charges and any other applicable fees before trading. Charges may be expressed in monetary terms, percentage terms, points, pips, lots or another unit of measurement, and it is the Customer's responsibility to understand what such charges amount to.

10.2 Costs and charges directly affect trading outcomes. They can reduce profits, increase losses and make certain trading strategies uneconomic, particularly where positions are held overnight, over weekends, during holidays or for long periods.

10.3 The Customer may be exposed to tax consequences depending on the Customer's personal circumstances and tax residence. The Company does not provide tax advice. The Customer should obtain independent tax advice before trading where necessary.

11. Communications, Records, Questions and Complaints

Contact and instructions

11.1 Questions, notices, complaints and instructions should be submitted through the channels specified by the Company from time to time. Unless the Company agrees otherwise, Customers should use the Secure Account Portal or the following contact details:

Email:

support@tabtrade.com

Mail:

TabTrade (Mauritius) Ltd, Office 15, Floor 1, CentrePoint Trianon, 72257, Mauritius

Website:

www.tabtrade.com

11.2 The Company will communicate with Customers primarily by email, electronic statements, the Secure Account Portal, internal mail, Platform messages and notices published on the website or Platform. It is the Customer's responsibility to ensure that contact details remain current.

11.3 The Company may provide trade confirmations, account statements, reports and notices electronically. The Customer must review all confirmations, statements and reports promptly and notify the Company of any discrepancy within the time specified in the Customer Agreement or, if no time is specified, as soon as reasonably practicable.

11.4 The Company's primary language of communication is English. If any translation is provided, the English version will prevail in the event of inconsistency unless applicable law requires otherwise.

Complaints

11.5 If the Customer has a complaint about the Products or services provided by the Company, the Customer should contact the Company using the details above and provide sufficient information for the Company to investigate the complaint.

11.6 Upon receiving a complaint, the Company will follow its internal complaints handling process and respond within the timeframe required by applicable law and the Company's Complaints Policy.

11.7 If the Customer is not satisfied with the outcome after the Company's internal process has been completed, the Customer may contact the Financial Services Commission of Mauritius. Current general contact details published by the FSC include FSC House, 54 Cybercity, Ebene, Mauritius; telephone (230) 403-7000; email mail@fscmauritius.org; and website www.fscmauritius.org. Customers should check the FSC website for the latest complaint submission instructions.

12. Legal, Regulatory and Force Majeure Risks

12.1 Changes to financial services laws, securities laws, AML/CFT rules, sanctions, tax laws, government policy, market rules, product intervention measures, trading restrictions or other requirements in Mauritius or in any other relevant jurisdiction may affect the Products, the Customer's Account, margin requirements, trading availability, pricing, execution, deposits or withdrawals.

12.2 The Customer shall bear all financial and other risks when completing operations, or actions connected with those operations, on financial markets that are statutorily prohibited or restricted by the legislation of the jurisdiction in which the Customer is resident, located, domiciled or otherwise subject to law.

12.3 The Customer shall bear all risks of financial loss caused by a force majeure event or extraordinary circumstances beyond the Company's reasonable control, including natural disasters, acts of God, war, terrorism, civil unrest, strikes, market closures, exchange actions, government actions, failures of communication or payment systems, cyber incidents, liquidity disruptions, or failures by third-party providers.

12.4 The Company may exercise rights and discretions under the Customer Agreement that may adversely affect the Customer, including refusing orders, closing positions, cancelling or adjusting transactions, changing margin requirements, imposing position limits, restricting Product access, suspending services, blocking withdrawals or terminating an Account.

12.5 This Risk Disclosure Statement and the relationship between the Company and the Customer are governed by the laws specified in the Customer Agreement. Where the Customer Agreement specifies Mauritius law, disputes will be subject to the jurisdiction provisions in the Customer Agreement unless applicable law requires otherwise.

13. Electronic Availability and Updates

13.1 This Risk Disclosure Statement is published electronically through the Company's website, Secure Account Portal, Platform or another Company-approved electronic channel.

Customers may view, download, save or print a copy for reference.

13.2 This document forms part of the Company's legal and policy documentation and is not a customer acknowledgement form. No customer signature or separate acknowledgement is required in relation to this document.

13.3 Customers should read and understand this Risk Disclosure Statement together with the related documents referred to in section 2 before trading and whenever an updated version is published.

13.4 The Company may update, replace or supplement this Risk Disclosure Statement and publish the current version electronically. Where the Company considers a change material, it will notify Customers in accordance with the Customer Agreement and applicable law.