



Risk Disclosure Statement

1. Terms of Use

Please read these Terms of Use carefully before using PT FINTECH (hereinafter referred to as "PT") website.

- 1.1 PT reminds the Client that the following risk statement does not disclose all risks and other important matters relating to bargaining transactions.
- 1.2 By opening an account with PT and engaging in all bona fide spot trading transactions in bargaining spot gold, silver, foreign exchange, futures contracts, indices and other products, you or any investor understand, agree and accept that the Company's risk statements and bargaining transactions are "at risk".
- 1.3 PT reserves the right to terminate or change the information, terms, products or services provided on this page at any time without notice.

2. Risk Disclosure

- 2.1 Investors should be aware that all investments involve risk. Prices of spot gold, silver, foreign exchange, futures contracts, indices and other products can go up as well as down, and past performance is not a guide to future performance; leveraged trading may involve significant risk of loss, and clients may suffer losses in excess of the initial margin amount.
- 2.2 Clients must carefully consider whether such trading is suitable for them based on their personal investment experience, financial situation, risk tolerance and other relevant factors, or seek legal and other independent professional advice before engaging in leveraged trading of spot gold, silver, foreign exchange, futures contracts, indices and other products.
- 2.3 Clients may not be able to limit their losses to the originally estimated amount even if they have set contingent trading orders, such as "stop-loss limits". These orders may not be executed because of international contingencies that may prevent the execution of such orders.
- 2.4 Clients may be required to deposit additional margin amounts in real time. If the client fails to deposit the required amount within the specified time frame, the client's open positions may be "forced to close". The Client will remain liable for the amount of the resulting deficiency and interest.

- 2.5 Access to the trading system via the Internet may be restricted during peak trading periods, highly volatile market conditions, or for other reasons, or may be prevented by a network connection failure. In such exceptional circumstances, the Company cannot ensure that the execution price of the order will be the same as the price originally instructed by the Client; as the Client's order placed on the online trading platform may not be executed or may be delayed.
- 2.6 PT uses back-up systems and contingency plans to minimize the possibility of online trading system failures.
- 2.7 PT will not be held "responsible" for any loss, damage or loss of profit resulting from any investment decision made directly or indirectly based on such information.
- 2.8 Any direct or indirect investment loss or profit loss arising from any investment trading decision made by the customer through the hyperlinks provided by the Company, the website of other organizations or the websites of third parties (non-partners) shall be borne by the customer alone, and PT shall not assume any obligation or legal responsibility.
- 2.9 PT 's trading platform offers comprehensive and easy-to-use order placement capabilities, and the company strives to execute all trading orders for its clients. Although trading via the Internet is convenient, time-saving and efficient, it does not reduce the risks involved in leveraged trading. All quotes and trades are subject to the terms and conditions set forth in the Client Agreement available on our website.