

Key Information Document

PURPOSE: This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. 74-89% of retail investor accounts lose money when trading CFDs with River Prime Europe Ltd. You should consider whether you understand how CFDs work and whether you can afford to take the high risk of losing your money.

Product

PRODUCT NAME: Index CFD

PRIP Manufacturer: River Prime Europe Ltd.

Competent Authority: Cyprus Securities and Exchange Commission (the "CySEC" or "Commission") with license number 451/24

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www.riverprime.eu/en/

support@riverprime.eu

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

What is this product?

Type: An Over-the-Counter ("OTC") Derivative Contract for Difference ("CFD") – Index CFD

Objectives:

- An Index CFD is not a listed instrument but is traded as an over-the-counter contract between you and River Prime Europe Ltd.
- An Index CFD enables you to have exposure to price movements on the underlying stock market index. An Index CFD is an agreement between you and River Prime Europe Ltd to exchange the difference in price of the underlying over a period of time. The difference to be exchanged is determined by the change in the price of the underlying index. Thus, if the price of an index rises you receive cash in the settlement currency from River Prime Europe Ltd and vice versa. An Indices CFD can be bought long or sold short to suit your view of market direction in the future.
- An Index CFD is a leveraged product that requires you to deposit a smaller amount of cash as margin than the notional value of the position. For retail investors, the European Securities and Markets Authority (ESMA) mandate a minimum initial margin depending on the index of 5% or 10% of the notional value of the Indices CFD, and requires River Prime Europe Ltd to liquidate open positions if the qualifying equity (CFD cash and unrealized CFD P&L) in your CFD account falls below 50% of the initial margin requirements for all CFD positions. In addition, River Prime Europe Ltd establishes house-margin requirements based on historical volatility of the underlying and other factors and will apply the house-margin requirement if it is higher than the ESMA requirement.

Intended Retail Investor:

This product is intended for investors who seek exposure to the underlying stock market index and who understand that by holding this instrument, they are exposed to the underlying asset on a leveraged basis and may incur losses exceeding the initial margin deposited to open the position. However, it is important to note that ESMA prescribes that losses reported by a retail investor cannot, in aggregate, exceed the funds invested in a retail CFD account. Thus, the company provides negative balance protection as explained below with an example.

By way of example, suppose you deposit €10,000 in your retail CFD account and open a long position with a notional value of €80,000, the initial margin required to open a position is €4,000, since the leverage is 1:20. If the position loses a total of €12,000 and it is closed out, your loss will be limited to the initial deposit of €10,000. While this loss will consume your entire account equity, as a retail investor, you will not be required to pay River Prime Europe Ltd the negative balance of €2,000.

Insurance Benefits: None

Term: The Index CFD instrument does not have a maturity date. There is no predetermined investment holding period or contract expiration implicit in this instrument; it is an open-ended investment that may be bought and sold at your discretion. For trading times, please refer to the River Prime Europe Ltd website.

What are the risks and what could I get in return?

The summary risk indicator is a guide to the level of risk associated with this product compared to other products. It reflects the likelihood of the product incurring losses due to market movements.

Risk indicator: Lower risk
!
1
2
3
4
5
6
7
 Higher risk

It indicates the probability that the product will incur losses due to market movements or the inability of River Prime Europe Ltd to meet its payment obligations. We have classified this product as 7 out of 7, the highest risk class, reflecting the potential for significant losses under poor market conditions. Please be aware of currency risk. When you trade a CFD denominated in a currency other than the base currency or a currency held in your account with us, all margins, profits, losses, and financing credits or debits related to that CFD will be calculated in the currency in which the CFD is denominated. This

risk is not accounted for in the risk indicator shown above. In certain circumstances, if your account does not contain sufficient equity to meet the applicable margin requirements, your open positions will be liquidated. **The total loss you may incur could significantly exceed the initial margin requirement, but it will not exceed the equity in your retail CFD account.** You may not be able to close your position easily, or you may be forced to sell at a price that adversely affects your realized profit or loss. Markets may fall overnight, and we may not be able to close your position at a price that prevents losses beyond the initial margin deposited. Furthermore, if River Prime Europe Ltd is unable to meet its payment obligations, you could lose your entire investment.

Performance scenarios:

Future market developments cannot be accurately predicted. The scenarios presented are only indicative of some potential outcomes based on recent returns, and actual returns may be lower. The scenarios presented are estimates of future performance based on historical data showing how the value of this investment has fluctuated. Your returns will depend on how the market performs and how long you hold the CFD. The various scenarios demonstrate your potential returns under different market conditions and do not account for the possibility that we may be unable to fulfill our payment obligations to you. This key information document applies to all CFDs. For each trade you enter, you are responsible for choosing the CFD instrument, determining when you open and close the position, deciding on the trade size (risk), and whether to use any risk mitigation features (such as stop-loss orders).

The performance and risks associated with this product are influenced by a number of factors, some of which are determined by the client, including account leverage, utilization of leverage, and the holding period.

The assumptions used in the performance analysis are described below:

CFD on SPX500.x/SPX500.i	Performance Scenarios
SPX500.x/SPX500.i opening price	6081
Holding period	1 day
Investment Value	€10,000
Leverage	1:20
Notional Value	€200,000.00

Performance Scenarios:

Scenarios (assuming EUR 10,000 investment held for 1 day)		Low volatility	Medium volatility	High volatility
Stress Scenario	Profit/Loss after costs	-€18,000.00	-€20,000.00	-€22,000.00
	Change in underlying asset price	-9.00%	-10.00%	-11.00%
	Daily return	-100.00%	-100.00%	-100.00%
Unfavorable Scenario	Profit/Loss after costs	-€9,950.00	-€11,050.00	-€12,240.00
	Change in underlying asset price	-4.98%	-5.53%	-6.12%
	Daily return	-99.50%	-100.00%	-100.00%
Moderate Scenario	Profit/Loss after costs	-€1,900.00	-€2,100.00	-€2,480.00
	Change in underlying asset price	-0.95%	-1.05%	-1.24%
	Daily return	-19.00%	-21.00%	-24.80%
Favorable Scenario	Profit/Loss after costs	€9,950.00	€11,050.00	€12,240.00
	Change in underlying asset price	4.98%	5.53%	6.12%
	Daily return	99.50%	110.50%	122.40%

What happens if River Prime Europe Ltd is unable to pay out?

All client funds held by the Company are held in segregated bank accounts, separate from the Company's own funds, and safeguarded with highly-rated credit institutions in Europe. The Company performs daily internal and external reconciliations as required by the CySEC and in accordance with the MiFID II regulations, to ensure that it maintains sufficient funds in its client accounts to cover all clients' funds.

In the unlikely event that the Company will be unable to pay out, clients may contact the Investor Compensation Fund (ICF). The ICF is the statutory fund of last resort for customers of Cyprus Investment Firms (CIFs). It provides compensation of up to €20,000 per eligible client if the Company is unable to fulfill its financial obligations. The actual amount of compensation paid by the ICF will depend on the details of the claim. The ICF is an independent body established under the Investment Services and Activities and Regulated Markets Law of 2007. The Company is a member of the ICF, as it is authorized and regulated by CySEC (License Number: 451/24).

What are the costs?

The Reduction in Yield ("RIY") represents the impact that the total costs you pay will have on the investment return you may receive. The total costs encompass one-off, ongoing, and incidental costs. The amount shown reflects the cumulative costs associated with the product itself for an estimated holding period of one (1) day. The figures assume an investment of €10,000 for a product with a € 200,000 notional value. These figures are estimates and may be subject to change in the future.

Costs Over Time:

The individual selling or advising you on this product may charge you additional costs. In such cases, this individual will provide you with detailed information regarding these costs and will illustrate the impact of all costs on your investment over time.

Investment EUR 10,000	If you cash in after 1 day
Total costs	€126.23
Impact on return (RIY) per day	6.64%

Composition of costs

The table below shows:

- The impact of different types of costs.
- The meaning of various cost categories.

CFDs on INDICES (Example: SPX500.x/SPX500.i) *					
	Type of cost	PRO	PRIME	PREMIUM	
Spread*	One-off	105	55	35	The spread is the difference between the bid (sell) and the ask (buy) price.
Swaps (rollover rate)**	Recurring	-15%	-15%	-15%	The Swap (rollover) rate represents the net interest return on a currency position held overnight by a trader.
Commissions***	One-off	-	-	-	The commission is the charge levied by an investment broker for executing trades on a trader's behalf.
Incidental Costs	Performance fee	n/a	n/a	n/a	Incidental costs, also referred to as incidentals, include gratuities and other minor fees or expenses incurred in addition to the primary service, item, or event provided during business activities.
	Carried Fee	n/a	n/a	n/a	

* The spread shown is the average floating spread in points

** Swaps are shown as a percentage per year

*** Commission is shown per transaction (per side)

Compound effect of costs	Spread (in points)	Spread value in EUR	Commission	Commission value in EUR	Swaps 1 night	Swaps value in EUR	P/L	Net Profit	Total Costs 1 night	% of Costs on Return
PRO	105	1.05	-	-	-15%	2.43	55.49	52.09	3.40	6.13%
PRIME	55	0.55	-	-	-15%	2.43	55.49	52.55	2.94	5.30%
PREMIUM	35	0.35	-	-	-15%	2.43	55.49	52.73	2.76	4.97%

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

Recommended (minimum required) holding period: None

There is no recommended or minimum holding period for this product. You may choose to exit your position at any time without any consequences, other than the termination of your exposure to the underlying asset at that point.

Early termination may occur if your account has insufficient funds to meet the margin requirements for your position, due to certain corporate actions affecting your position, if River Prime Europe Ltd decides to discontinue the CFD for any reason, or if River Prime Europe Ltd becomes insolvent.

How can I complain?

Complaints should be submitted via email to compliance@riverprime.eu. A copy of the Company's Complaints Handling Procedure is available on the Company's website.

If you are not satisfied with the Company's final decision, you have the right to submit a complaint to the Financial Ombudsman at <http://www.financialombudsman.gov.cy>.

Other relevant information

Additional important documents, including but not limited to the Terms and Conditions, Order Execution Policy, Privacy Policy, Risk Disclosure, and Pillar III Disclosures, are available on the Company's website.

It is essential that you thoroughly review and fully understand these documents before opening an account or engaging in trading activities with the Company.