KEY INFORMATION DOCUMENT – CFD ON COMMODITIES

PURPOSE

This Key Information Documents ("KID") has been issued as per the regulatory requirements, with aim to provide key information about the product(s), in order for client/investor(s) to be in a position to easier understand the nature, risks, cost(s), potential gain(s)/losses related to the specific product(s).
This document is not marketing material and should be used for informative purposes only.
Alert: This product is categorised as complex product and as such may not be easy to understand by client/investor(s) without or with limited experience.

PRODUCT

This product, namely **CFD on Commodities** is offered by B2B PRIME SERVICES EU LTD (the "Company"), which is a Cyprus Investment Firm ("CIF"), regulated by the Cyprus Securities and Exchange Commission (the "CySEC") with licence number 370/18, website: https://www.b2prime.com email: info@b2prime.com telephone number: +357 25 582 192

WHAT IS THIS PRODUCT?

TYPE
A Contract for Difference ("CFD") is an Over the Counter ("OTC") (not exchange tradable instrument) traded with leverage, value of which is determined on the value of an underlying asset eg. Crude oil, Natural gas.
Some CFDs have an intraday break, in addition to a daily closing. During these times, no transactions can take place, i.e. either opening or closing of positions, nor placing and/or cancelling "stop" and "limit" orders. All trading functionalities cease during intraday breaks, daily closing and market holidays.
The leverage effect is a typical characteristic of a CFD. Price is based on the price of the underlying commodity price. Transactions shall be settled financially and cannot be settled through the physical or deliverable settlement.

OBJECTIVES
Client/Investor(s) can buy (or go "long") or to sell (or go "short"), to enter the market. In cases where client/investor(s) is expecting for the price of the relevant product to raise, market would be entered as "long" while, in cases when expected for the price to decline, market would be entered as "short".

Price offered for selling or "Selling price" is called "bid" and price offered for buying or "Buying price" is called "ask" price.
Spread is the difference between the "sell" and "buy" price of each instrument and are subjected to variation, especially in volatile market conditions and during different times of the day.

Positions remaining open at the end of a trading day are "rolled over" into the following trading day and subjected to "rollover" or "swap" respectively.
Product does not have pre-defined maturity date and is therefore considered as "open-ended".
For a position to be opened, client/investor(s) is required to deposit a percentage of the total value of the contract. This is referred to as the "Initial Margin".
Trading on margin can enhance losses or profits made from trading activities.

Market order is a request to trade (ie buy or sell) at the price available at the market, at the time of the request.
Limit order (buy/sell) is the request to buy the relevant instrument at the price lower from the current market price of the relevant instrument or the request to sell the relevant instrument at the price higher from the current market price, of the relevant instrument.
Stop order (buy/sell) is the request to buy the relevant instrument, at the price higher from the current market price or the request to sell the relevant instrument, at the price lower from the current market price, of the relevant instrument.
Stop Loss order is placed to limit losses of client/investor(s)' open positions.
Take profit order is placed to exit open position with specific profit level, as defined by client/investor(s).
Buy stop order is placed in order to enter the market at the level higher from the current market level of the relevant instrument.
Sell stop order is placed in order to enter the market at the level lower from the current market level of the existing instrument.
Stop orders are triggered at the time that the market level reaches the specified price however do not have guaranteed price level execution ie the requested price may differ from the executed price.
Limit orders are triggered at the time that the market level reaches the specific price and are executed at the requested price level.

For every point the price of the instrument moves in client/investor(s)' favour, a gain, multiple the number of CFD units bought or sold, will be achieved. At every point the price moves against client/investor(s), loss will be incurred respectively.

The objective of the trading in CFD is to allow client/investor(s) to speculate on the price movement and gain leveraged exposure of the movement in the value of the underlying instrument (either upwards or downwards). The exposure is leveraged since the CFD only requires a small proportion of the notional value of the contract to be put down upfront as "Initial Margin".

For example, if client/investor believes that, for example, Crude Oil will increase in value in relation to the USD, he/she would buy WTIUSD (also known as "going long"), with the intention to sell instrument later, when it is at a higher value. The difference between the "buy" and "sell" prices equate to profit, minus any relevant costs (detailed below). If client/investor believes that the Crude oil will weaken in value, in relation to the USD, he/she would sell WTIUSD (also known as "going short"), at a specific value, expecting to buy the instrument later back, at a lower price, resulting in receiving the difference, minus any relevant costs (detailed below). However, in either circumstance, if the market moves in the opposite direction from the expectation, and position(s) is closed, either by client/investor(s) or as a result of a "Margin call", client/investor(s) would be subjected to trading losses, in addition to relevant costs.

Example 1:
Trading account denoted in USD
Instrument: WTIUSD
Buy/sell: Buy
Contract size: 1,000 barrels or Lot size (Volume): 1
Margin: 2% (of the contract value)
Price: 56.20 (bid)/56.23 (ask)
Contract value: Contract size * Price (ask)
Leverage: 1:100
Initial Margin (monetary value based on Leverage): Contract value/Leverage(including margin) ie USD1,124.60
Roll overs: applies the following trading day, for positions remaining open overnight
Commission: may be applied

Example 2:
Trading account denoted in USD
Instrument: WTIUSD
Buy/sell: Buy
Contract size: 1,000 barrels or Lot size (Volume): 1
Margin: 2% (of the contract value)
Price: 56.20 (bid)/56.23 (ask)
Contract value: Contract size * price of the instrument
Leverage: 1:30
Initial Margin (monetary value based on Leverage: Contract value/Leverage(including margin) ie USD3,748.67
Roll overs: applies the following trading day, for positions remaining open overnight
Commission: may be applied

Further to the above, for client/investor to be able to open 1 lot on XAUUSD, based on the leverage 1:100, of the Contract value, he/she is required to deposit a minimum amount of USD 1,540 (Example 1). However, based on the leverage 1:30 of the Contract value, client/investor would be required to deposit a minimum amount of EUR 5,133 (Example 2).

Contract Size	Lot	Price (Ask)	Contract Value	Leverage	Margin	Initial margin
1,000	1	56.23	56,230	1:100	2	USD 1,124.60
1,000	1	56.23	56,230	1:30	2	USD 3,748.67

Table 1

If client/investor believes that the price on WTIUSD will increase, he/she would Buy 1 lot of WTIUSD, as per the above, at the Price 56.23. In this regard, every time the price moves 1 pip/point, up or down, client/investor shall be subjected to relevant gain/loss, equalling to USD 10 for each pip/point. In other words, if client/investor bought 1 WTIUSD at 56.23, and the market value of the instrument increases, whereby the current "bid" price is (for an example) 56.24, client/ investor shall be gaining USD 10 on the transaction, while, in cases where the market value of the instrument decreases, the "bid" price is (for example), 56.22, client/ investor shall be losing USD 10 on the transaction. Transaction profit/loss do not include the commission, rollover or other charges that may be applied.

Instrument	Lot	Traded Price	Market Price	Profit/loss
WTIUSD	1	56.23	56.24	USD 10
WTIUSD	1	56.23	56.22	(USD 10)

Table 2

INTENDED RETAIL CLIENT/INVESTOR

The product(s) is not suitable for everyone. It is expected that the product(s) is used by client/investor(s) who: a) have knowledge and/or are experienced in marginal trading with leveraged financial product(s), b)understand the impact of and risks associated with marginal trading; c) have high risk tolerance; d) are trading with money they can afford to lose.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

The risks related to the product(s) shows how likely it is that the product will lose money because of movements in the markets or because the Company may not be in a position to pay client/investor(s) their money back.

RISK INDICATOR

The summary of risk indicator should be used as a guide related to the risk of this product, in comparison to other products.

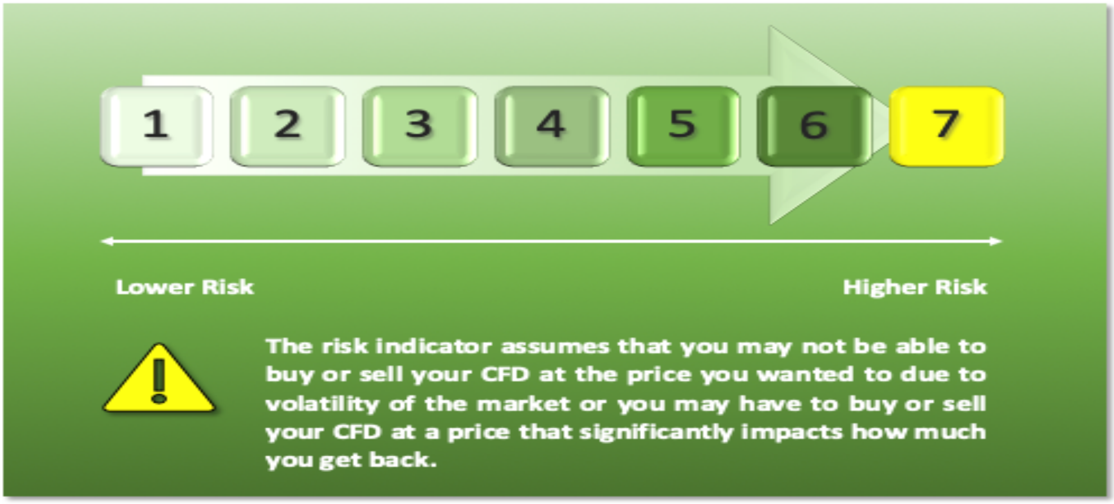

Table 3

This product has been classified by the Company as 7 out of 7, which is the highest risk class. This represents that the potential losses from future performance are at a very high level.

Product(s) can generate losses rapidly due to the movement of the underlying instrument(s).

Currency risk: Trading profit/loss may be received in different currency, from the base currency of the trading account. The final result of trading activity will depend on the exchange rate between the two currencies. This risk is not taken into consideration in the indicator shown above.

Market risks: Leveraged trading increases the risk whereby the total loss incurred in trading account(s) may significantly exceed the amount invested. Values may fluctuate significantly, especially in times of high volatility and/or market/economic uncertainty in which cases the exposure is higher when trading with leverage. Moreover, margin calls, whereby trading account(s) should be credited with additional funds in order to support open positions, may be frequent, and in the event of default, open positions may be closed out. Due to the market volatility, trading account(s) may be stopped out in deficit, however, in such cases, the Company shall, following the Negative Balance protection requirement, as applicable for retail clients, cover the negative balance and bring the balance of trading account(s) back to zero.
There is no protection against market risk, credit risk or liquidity risk.

PERFORMANCE SCENARIOS

The below scenarios illustrate situation(s) and relevant/possible trading performance however should not be considered as an exact indicator. The trading results will vary depending on how the market performs and how long the positions are kept open. The "Stress" scenario, displayed below, shows the outcome in extreme market conditions, and it does not take into account the situation in cases where the Company is not in position to pay back client/investor(s)' money.

The following assumptions have been used for Scenarios in Table 4 and 5:

Trading account denominated in USD
Instrument: WTIUSD
Volume: 1 lot
Price (Open): 56.23
Leverage: 1:100 / 1:30
Margin requirement: USD 1,124.60 / 3748.67

"Long" Performance Scenario	Opening price	Closing price	Price difference	Profit/loss
Favourable	56.23	57.00	57.00 – 56.23 = 77 * 10	USD 770
Moderate	56.23	56.50	56.50 – 56.23 = 27 * 10	USD 270
Unfavourable	56.23	56.00	56.00 – 56.23 = (23) * 10	(USD 230)
Stress	56.23	55.50	55.50 – 56.23 = (73) * 10	(USD 730)

Table 4

"Short" Performance Scenario	Opening price	Closing price	Price difference	Profit/loss
Favourable	56.23	57.00	56.23 – 57.00 = (77) * 10	(USD 770)
Moderate	56.23	56.50	56.23 – 56.50 = (27) * 10	(USD 270)
Unfavourable	56.23	56.00	56.23 – 56.00 = 23 * 10	USD 230
Stress	56.23	55.50	56.23 – 55.50 = 73 * 10	USD 730

Table 5

The amounts displayed above, as profit/loss, represents trading activities outcome and does not include commissions, roll-overs or other charges that may be applicable.

WHAT HAPPENS IF B2B PRIME SERVICES EU LTD IS UNABLE TO PAY OUT?

The client(s)' funds are segregated from the Company's own funds. However, in cases where the Company is not in a position to meet its obligations towards client(s), considering that the Company is a member of Investor Compensation Fund ("ICF"), eligible client(s) shall be entitled to claim their investment(s) from the ICF and will be covered for an accumulated amount, up to €20,000, per client.

WHAT ARE THE COSTS:

Duration	Type	Description
"One-off" cost	Spread	The difference between "bid" and "ask" price ie between the price offered for selling or buying the instrument. Spread is not fixed and may vary due to the market conditions and the type of instrument.
	Commission	Charges applied at the time of entry. Charges may or may not be applied depending on the trading platform used.
	Currency Conversion	Trading outcomes and/or commission (if any) may be in a currency other than the base currency of trading account. In such cases, the

		trading outcomes and/or commission shall be converted into the base currency, at the rate available at market, at the time.
Ongoing cost	Financing (Swaps/roll overs)	Applied for the positions kept open overnight. Swaps may be positive or negative, depending on the interest rates applicable to the relevant currencies of the traded instrument (currency pair).

HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY EARLY?

CFDs are usually treated as short to medium term investments however there is no time frame that would be recommended. Client/investor(s) should be aware that holding positions open for a longer period would be subjected to Swaps/roll overs costs, and as such, the equity of trading account(s) would be affected, either gaining or losing.
Available funds from trading account can be withdrawn at any time, during the working hours.

HOW CAN I COMPLAIN

In cases where client/investor(s) is not satisfied with the services provided by the Company, client/investor(s) should refer to the Complaint handling policy available on the Company's website.
Should client/investor(s) feel that the complaint has not been resolved satisfactory, client/investor(s) should submit a written complaint to Cyprus Financial Ombudsman Service (FOS), through their website financialombudsman.gov.cy.

OTHER RELEVANT INFORMATION

Client/investor(s) are required to read, understand and acknowledge the full set of account opening documents provided by the Company, including the Risk Disclosure Statement, prior to opening an account with the Company.

KEY INFORMATION DOCUMENT – CFDs ON FOREX

PURPOSE

This Key Information Documents ("KID") has been issued as per the regulatory requirements, with aim to provide key information about the product(s), in order for client/investor(s) to be in a position to easier understand the nature, risks, cost(s), potential gain(s)/losses related to the specific product(s).
This document is not marketing material and should be used for informative purposes only.
Alert: This product is categorised as complex product and as such may not be easy to understand by client/investor(s) without or with limited experience.

PRODUCT

This product, namely **CFD on Forex ("Fx")** is offered by B2B PRIME SERVICES EU LTD (the "Company"), which is a Cyprus Investment Firm ("CIF"), regulated by the Cyprus Securities and Exchange Commission (the "CySEC") with licence number 370/18, website: https://www.b2prime.com email: info@b2prime.com telephone number: +357 25 582 192

WHAT IS THIS PRODUCT?

TYPE
A Contract for Difference ("CFD") is an Over the Counter ("OTC") (not exchange tradable instrument) traded with leverage, value of which is determined on the value of an underlying asset.
Some CFDs have an intraday break, in addition to a daily closing. During these times, no transactions can take place, i.e. either opening or closing of positions, nor placing and/or cancelling "stop" and "limit" orders. All trading functionalities cease during intraday breaks, daily closing and market holidays.
The leverage effect is a typical characteristic of a CFD. FX is always traded in currency pairs (e.g. EURUSD) and involves the simultaneous buying and selling of two different currencies. The first listed currency of a currency pair is called the "Base" currency and the second currency the "Quote" currency. The profit/loss will accrue in the "Quote" currency. Transactions shall be settled financially and cannot be settled through the physical or deliverable settlement of the currencies.

OBJECTIVES
Client/Investor(s) can buy (or go "long") or to sell (or go "short"), to enter the market. In cases where client/investor(s) is expecting for the price of the relevant product to raise, market would be entered as "long" while, in cases when expected for the price to decline, market would be entered as "short".

Price offered for selling or "Selling price" is called "bid" and price offered for buying or "Buying price" is called "ask" price.
Spread is the difference between the "sell" and "buy" price of each instrument and are subjected to variation, especially in volatile market conditions and during different times of the day.

Positions remaining open at the end of a trading day are "rolled over" into the following trading day and subjected to "rollover" or "swap" respectively.
Product does not have pre-defined maturity date and is therefore considered as "open-ended".
For a position to be opened, client/investor(s) is required to deposit a percentage of the total value of the contract. This is referred to as the "Initial Margin".
Trading on margin can enhance losses or profits made from trading activities.

Market order is a request to trade (ie buy or sell) at the price available at the market, at the time of the request.
Limit order (buy/sell) is the request to buy the relevant instrument at the price lower from the current market price of the relevant instrument or the sell request the relevant instrument at the price higher from the current market price of the relevant instrument.
Stop order (buy/sell) is the request to buy the relevant instrument, at the price higher from the current market price or the request to sell the relevant instrument, at the price lower from the current market price, of the relevant instrument.
Stop Loss order is placed to limit losses of client/investor(s)' open positions.
Take profit order is placed to exit open position with specific profit level, as defined by client/investor(s).
Buy stop order is placed in order to enter the market at the level higher from the current market level of the relevant instrument.
Sell stop order is placed in order to enter the market at the level lower from the current market level of the existing instrument.
Stop orders are triggered at the time that the market level reaches the specified price however do not have guaranteed price level execution ie the requested price may differ from the executed price.
Limit orders are triggered at the time that the market level reaches the specific price and are executed at the requested price level.

For every point the price of the instrument moves in client/investor(s)' favour, a gain, multiple the number of CFD units bought or sold, will be achieved. At every point the price moves against client/investor(s), loss will be incurred respectively.

The objective of the trading in CFD is to allow client/investor(s) to speculate on the price movement and gain leveraged exposure of the movement in the value of the underlying instrument (either upwards or downwards). The exposure is leveraged since the CFD only requires a small proportion of the notional value of the contract to be put down upfront as "Initial Margin".

For example, if client/investor believes that the EUR will increase in value in relation to the USD, he/she would buy EURUSD (also known as "going long"), with the intention to sell the currency pair/instrument later, when it is at a higher value. The difference between the "buy" and "sell" prices equate to profit, minus any relevant costs (detailed below). If client/investor believes that the EUR will weaken in value, in relation to the USD, he/she would sell EURUSD (also known as "going short"), at a specific value, expecting to buy the currency pair/instrument later back, at a lower price, resulting in receiving the difference, minus any relevant costs (detailed below). However, in either circumstance, if the market moves in the opposite direction from the expectation, and position(s) is closed, either by client/investor(s) or as a result of a "Margin call", client/investor(s) would be subjected to trading losses, in addition to relevant costs.

Example 1:
Trading account denoted in USD
Instrument: EURUSD
Buy/sell: Buy
Contract size: 100,000 (EUR) or Lot size (Volume): 1
Margin: 1% (of the contract value)
Price: 1.1210 (bid)/1.1211 (ask)
Contract value: Contract size * Price (ask)
Leverage: 1:100
Initial Margin (monetary value based on Leverage): Contract value / Leverage (including margin) ie EUR 1,211
Roll overs: applies the following trading day, for positions remaining open overnight
Commission: may be applied

Example 2:
Trading account denoted in USD
Instrument: EURUSD
Buy/sell: Buy
Contract size: 100,000 (EUR) or Lot size (Volume): 1
Margin: 1% (of the contract value)
Price: 1.1210 (bid)/1.1211 (ask)
Contract value: Contract size * price (ask)
Leverage: 1:30
Initial Margin (monetary value based on Leverage): Contract value / Leverage (including margin) ie EUR 3,737
Roll overs: applies the following trading day, for positions remaining open overnight
Commission: may be applied

Further to the above, for client/investor to be able to open 1 lot on EURUSD, based on the leverage 1:100, of the Contract value, he/she is required to deposit a minimum amount of EUR1,1211 (EUR1,000*Price) (Example 1). However, based on the leverage 1:30 of the Contract value, client/investor would be required to deposit a minimum amount of EUR3,737 (EUR3,333.33* Price) (Example 2).

Contract Size	Lot	Price (Ask)	Contract Value	Leverage	Margin	Initial Margin
100,000	1	1.1211	112,110	1:100	1	USD 1,121.10
100,000	1	1.1211	112,110	1:30	1	USD 3,737

Table 1

If client/investor believes that the price on EURUSD will increase, he/she would Buy 1 lot of EURUSD, as per the above, at the Price 1.1211. In this regard, every time the price moves 1 pip/point, up or down, client/investor shall be subjected to relevant gain/loss, equalling to USD 10 for each pip/point. In other words, if client/investor bought 1 EURUSD at 1.1211, and the market value of the instrument increases, whereby the current “bid” price is (for an example) 1.1212, client/ investor shall be gaining USD 10 on the transaction, while, in cases where the market value of the instrument decreases, the “bid” price is (for example), 1.1210, client/ investor shall be losing USD 10 on the transaction. Transaction profit/loss do not include the commission, rollover or other charges that may be applied.

Instrument	Lot	Traded Price	Market Price	Profit/loss
EURUSD	1	1.1211	1.1212	USD 10
EURUSD	1	1.1211	1.1210	(USD 10)

Table 2

INTENDED RETAIL CLIENT/INVESTOR

The product(s) is not suitable for everyone. It is expected that the product(s) is used by client/investor(s) who: a) have knowledge and/or are experienced in marginal trading with leveraged financial product(s), b)understand the impact of and risks associated with marginal trading; c) have high risk tolerance; d) are trading with money they can afford to lose.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

The risks related to the product(s) shows how likely it is that the product will lose money because of movements in the markets or because the Company may not be in a position to pay client/investor(s) their money back.

RISK INDICATOR

The summary of risk indicator should be used as a guide related to the risk of this product, in comparison to other products.

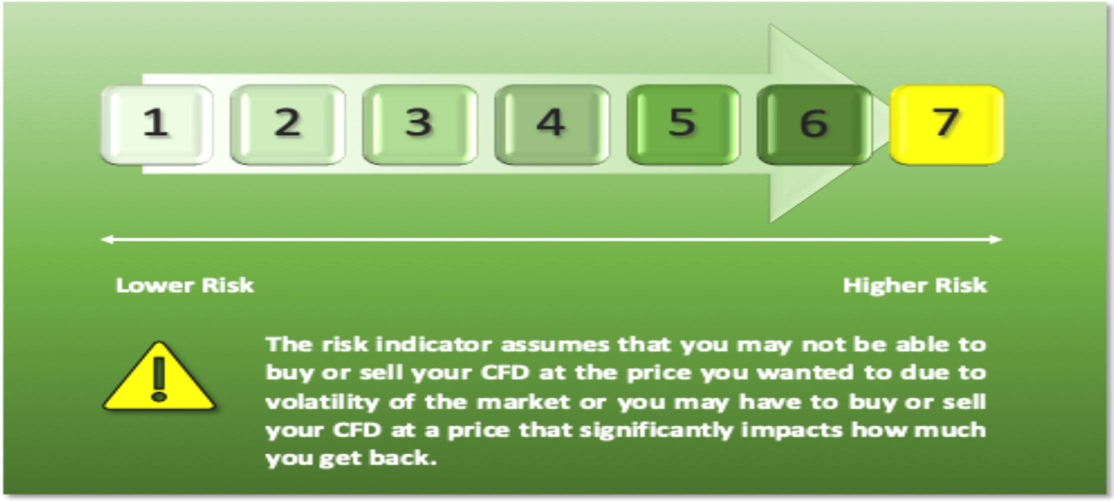

Table 3

This product has been classified by the Company as 7 out of 7, which is the highest risk class. This represents that the potential losses from future performance are at a very high level.

Product(s) can generate losses rapidly due to the movement of the underlying instrument(s).

Currency risk: Trading profit/loss may be received in different currency, from the base currency of the trading account. The final result of trading activity will depend on the exchange rate between the two currencies. This risk is not taken into consideration in the indicator shown above.

Market risks: Leveraged trading increases the risk whereby the total loss incurred in trading account(s) may significantly exceed the amount invested. Values may fluctuate significantly, especially in times of high volatility and/or market/economic uncertainty in which cases the exposure is higher when trading with leverage. Moreover, margin calls, whereby trading account(s) should be credited with additional funds in order to support open positions, may be frequent, and in the event of default, open positions may be closed out. Due to the market volatility, trading account(s) may be stopped out in deficit, however, in such cases, the Company shall, following the Negative Balance protection requirement, as applicable for retail clients, cover the negative balance and bring the balance of trading account(s) back to zero.
There is no protection against market risk, credit risk or liquidity risk.

PERFORMANCE SCENARIOS

The below scenarios illustrate situation(s) and relevant/possible trading performance however should not be considered as an exact indicator. The trading results will vary depending on how the market performs and how long the positions are kept open. The "Stress" scenario, displayed below, shows the outcome in extreme market conditions, and it does not take into account the situation in cases where the Company is not in position to pay back client/investor(s)' money.

The following assumptions have been used for Scenarios in Table 4 and 5:

Trading account denominated in USD
Instrument: EURUSD
Volume: 1 lot
Price (Open): 1.1211
Leverage: 1:100 / 1:30
Margin requirement: EUR 1,121.10 / 3,737

"Long" Performance Scenario	Opening price	Closing price	Price difference	Profit/loss
Favourable	1.1211	1.1320	1.1320 – 1.1211 = 109 * 10	USD 1,090
Moderate	1.1211	1.1250	1.1250 – 1.1211 = 39 * 10	USD 390
Unfavourable	1.1211	1.1200	1.1200 – 1.1211 = (11) * 10	(USD 110)
Stress	1.1211	1.1150	1.1150 – 1.1211 = (61) * 10	(USD 610)

Table 4

"Short" Performance Scenario	Opening price	Closing price	Price difference	Profit/loss
Favourable	1.1211	1.1320	1.1211 – 1.1320 = (109) * 10	(USD 1,090)
Moderate	1.1211	1.1250	1.1211 – 1.1250 = (39) * 10	(USD 390)
Unfavourable	1.1211	1.1200	1.1211 – 1.1200 = 11 * 10	USD 110
Stress	1.1211	1.1150	1.1211 – 1.1150 = 61 * 10	USD 610

Table 5

The amounts displayed above, as profit/loss, represents trading activities outcome and does not include commissions, roll-overs or other charges that may be applicable.

WHAT HAPPENS IF B2B PRIME SERVICES EU LTD IS UNABLE TO PAY OUT?

The client(s)' funds are segregated from the Company's own funds. However, in cases where the Company is not in a position to meet its obligations towards client(s), considering that the Company is a member of Investor Compensation Fund ("ICF"), eligible client(s) shall be entitled to claim their investment(s) from the ICF and will be covered for an accumulated amount, up to €20,000, per client.

WHAT ARE THE COSTS:

Duration	Type	Description
"One-off" cost	Spread	The difference between "bid" and "ask" price ie between the price offered for selling or buying the instrument. Spread is not fixed and may vary due to the market conditions and the type of instrument.
	Commission	Charges applied at the time of entry. Charges may or may not be applied depending on the trading platform used.
	Currency Conversion	Trading outcomes and/or commission (if any) may be in a currency other than the base currency of trading account. In such cases, the trading outcomes and/or commission shall be converted into the base currency, at the rate available at market, at the time.

Ongoing cost	Financing (Swaps/roll overs)	Applied for the positions kept open overnight. Swaps may be positive or negative, depending on the interest rates applicable to the relevant currencies of the traded instrument (currency pair).

HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY EARLY?

CFDs are usually treated as short to medium term investments however there is no time frame that would be recommended. Client/investor(s) should be aware that holding positions open for a longer period would be subjected to Swaps/roll overs costs, and as such, the equity of trading account(s) would be affected, either gaining or losing.
Available funds from trading account can be withdrawn at any time, during the working hours.

HOW CAN I COMPLAIN

In cases where client/investor(s) is not satisfied with the services provided by the Company, client/investor(s) should refer to the Complaint handling policy available on the Company's website.
Should client/investor(s) feel that the complaint has not been resolved satisfactory, client/investor(s) should submit a written complaint to Cyprus Financial Ombudsman Service (FOS), through their website financialombudsman.gov.cy.

OTHER RELEVANT INFORMATION

Client/investor(s) are required to read, understand and acknowledge the full set of account opening documents provided by the Company, including the Risk Disclosure Statement, prior to opening an account with the Company.

KEY INFORMATION DOCUMENT- CFDs ON INDICES

PURPOSE

This Key Information Documents ("KID") has been issued as per the regulatory requirements, with aim to provide key information about the product(s), in order for client/investor(s) to be in a position to easier understand the nature, risks, cost(s), potential gain(s)/losses related to the specific product(s).
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Alert: This product is categorised as complex product and as such may not be easy to understand by client/investor(s) without or with limited experience.

PRODUCT

This product, namely **CFD on Indices** is offered by B2B PRIME SERVICES EU LTD (the "Company"), which is a Cyprus Investment Firm ("CIF"), regulated by the Cyprus Securities and Exchange Commission (the "CySEC") with licence number 370/18, website: https://www.b2prime.com email: info@b2prime.com telephone number: +357 25 582 192

WHAT IS THIS PRODUCT?

TYPE
A Contract for Difference ("CFD") is an Over the Counter ("OTC") (not exchange tradable instrument) traded with leverage, value of which is determined on the value of an underlying asset eg. FTSE 100, Nikkei 225, GDax50, S&P 500 (mini).
Some CFDs have an intraday break, in addition to a daily closing. During these times, no transactions can take place, i.e. either opening or closing of positions, nor placing and/or cancelling "stop" and "limit" orders. All trading functionalities cease during intraday breaks, daily closing and market holidays.
The leverage effect is a typical characteristic of a CFD. Price is based on the price of the underlying index price. Transactions shall be settled financially and cannot be settled through the physical or deliverable settlement.

OBJECTIVES
Client/Investor(s) can buy (or go "long") or to sell (or go "short"), to enter the market. In cases where client/investor(s) is expecting for the price of the relevant product to raise, market would be entered as "long" while, in cases when expected for the price to decline, market would be entered as "short".

Price offered for selling or "Selling price" is called "bid" and price offered for buying or "Buying price" is called "ask" price.
Spread is the difference between the "sell" and "buy" price of each instrument and are subjected to variation, especially in volatile market conditions and during different times of the day.

Positions remaining open at the end of a trading day are "rolled over" into the following trading day and subjected to "rollover" or "swap" respectively.
Product does not have pre-defined maturity date and is therefore considered as "open-ended".
For a position to be opened, client/investor(s) is required to deposit a percentage of the total value of the contract. This is referred to as the "Initial Margin".
Trading on margin can enhance losses or profits made from trading activities.

Market order is a request to trade (ie buy or sell) at the price available at the market, at the time of the request.

Limit order (buy/sell) is the request to buy the relevant instrument at the price lower from the current market price of the relevant instrument or the request to sell the relevant instrument at the price higher from the current market price, of the relevant instrument.
Stop order (buy/sell) is the request to buy the relevant instrument, at the price higher from the current market price or the request to sell the relevant instrument, at the price lower from the current market price, of the relevant instrument.
Stop Loss order is placed to limit losses of client/investor(s)' open positions.
Take profit order is placed to exit open position with specific profit level, as defined by client/investor(s).
Buy stop order is placed in order to enter the market at the level higher from the current market level of the relevant instrument.
Sell stop order is placed in order to enter the market at the level lower from the current market level of the existing instrument.
Stop orders are triggered at the time that the market level reaches the specified price however do not have guaranteed price level execution ie the requested price may differ from the executed price.
Limit orders are triggered at the time that the market level reaches the specific price and are executed at the requested price level.

For every point the price of the instrument moves in client/investor(s)' favour, a gain, multiple the number of CFD units bought or sold, will be achieved. At every point the price moves against client/investor(s), loss will be incurred respectively.

The objective of the trading in CFD is to allow client/investor(s) to speculate on the price movement and gain leveraged exposure of the movement in the value of the underlying instrument (either upwards or downwards). The exposure is leveraged since the CFD only requires a small proportion of the notional value of the contract to be put down upfront as "Initial Margin".

For example, if client/investor believes that, for example, S&P500 will increase in value in relation to the USD, he/she would buy SPXUSD (also known as "going long"), with the intention to sell instrument later, when it is at a higher value. The difference between the "buy" and "sell" prices equate to profit, minus any relevant costs (detailed below). If client/investor believes that the S&P500 will weaken in value, in relation to the USD, he/she would sell SPXUSD (also known as "going short"), at a specific value, expecting to buy the instrument later back, at a lower price, resulting in receiving the difference, minus any relevant costs (detailed below). However, in either circumstance, if the market moves in the opposite direction from the expectation, and position(s) is closed, either by client/investor(s) or as a result of a "Margin call", client/investor(s) would be subjected to trading losses, in addition to relevant costs.

Example 1:
Trading account denoted in USD
Instrument: SPXUSD
Buy/sell: Buy
Contract size: 10 units or Lot size (Volume): 1
Margin: 2% (of the contract value)
Price: 2917 (bid)/ 2918 (ask)
Contract value: Contract size * Price (ask)
Leverage: 1:100
Initial Margin (monetary value based on Leverage): Contract value/Leverage (including margin) ie USD 583.60
Roll overs: applies the following trading day, for positions remaining open overnight
Commission: may be applied

Example 2:
Trading account denoted in USD
Instrument: SPXUSD
Buy/sell: Buy
Contract size: 10 units or Lot size (Volume): 1
Margin: 2% (of the contract value)
Price: 2917 (bid)/ 2918 (ask)
Contract value: Contract size * price of the instrument
Leverage: 1:30
Initial Margin (monetary value based on Leverage: Contract value/Leverage (including margin) ie USD1,945.33
Roll overs: applies the following trading day, for positions remaining open overnight
Commission: may be applied

Further to the above, for client/investor to be able to open 1 lot on SPXUSD, based on the leverage 1:100, of the Contract value, he/she is required to deposit a minimum amount of USD 583.60 (Example 1). However, based on the leverage 1:30 of the Contract value, client/investor would be required to deposit a minimum amount of EUR 1,945.33 (Example 2).

Contract Size	Lot	Price (Ask)	Contract Value	Leverage	Margin	Initial margin
10	1	2918	29,180	1:100	2	USD 583.60
10	1	2918	29,180	1:30	2	USD 1,945.33

Table 1

If client/investor believes that the price on SPXUSD will increase, he/she would Buy 1 lot of SPXUSD, as per the above, at the Price 2918. In this regard, every time the price moves 1 pip/point, up or down, client/investor shall be subjected to relevant gain/loss, equalling to USD 10 for each pip/point. In other words, if client/investor bought 1 SPXUSD at 2918, and the market value of the instrument increases, whereby the current “bid” price is (for an example) 2919, client/ investor shall be gaining USD 10 on the transaction, while, in cases where the market value of the instrument decreases, the “bid” price is (for example), 2917, client/ investor shall be losing USD 10 on the transaction. Transaction profit/loss do not include the commission, rollover or other charges that may be applied.

Instrument	Lot	Traded Price	Market Price	Profit/loss
SPXUSD	1	2918	2919	USD 10
SPXUSD	1	2918	2917	(USD 10)

Table 2

INTENDED RETAIL CLIENT/INVESTOR

The product(s) is not suitable for everyone. It is expected that the product(s) is used by client/investor(s) who: a) have knowledge and/or are experienced in marginal trading with leveraged financial product(s), b)understand the impact of and risks associated with marginal trading; c) have high risk tolerance; d) are trading with money they can afford to lose.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

The risks related to the product(s) shows how likely it is that the product will lose money because of movements in the markets or because the Company may not be in a position to pay client/investor(s) their money back.

RISK INDICATOR

The summary of risk indicator should be used as a guide related to the risk of this product, in comparison to other products.

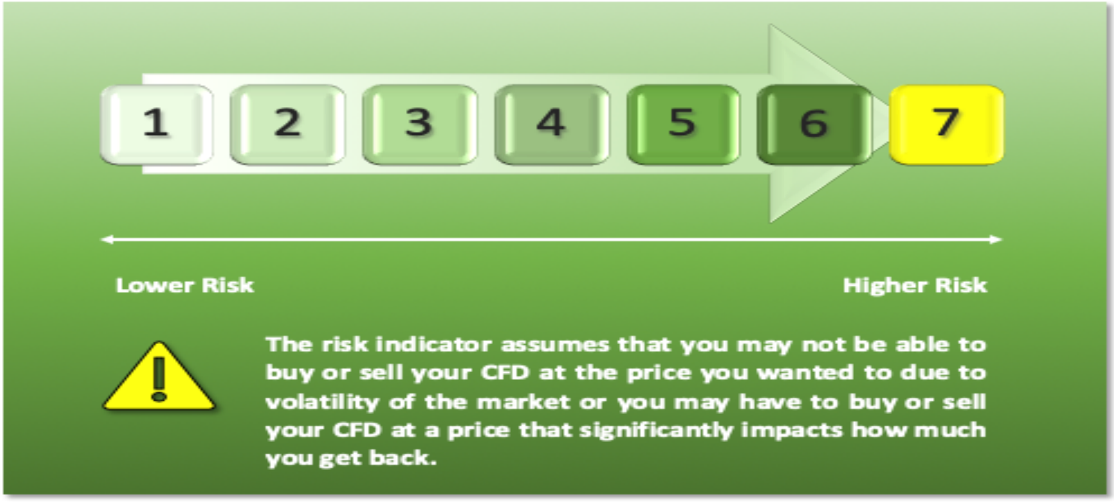

Table 3

This product has been classified by the Company as 7 out of 7, which is the highest risk class. This represents that the potential losses from future performance are at a very high level.

Product(s) can generate losses rapidly due to the movement of the underlying instrument(s).

Currency risk: Trading profit/loss may be received in different currency, from the base currency of the trading account. The final result of trading activity will depend on the exchange rate between the two currencies. This risk is not taken into consideration in the indicator shown above.

Market risks: Leveraged trading increases the risk whereby the total loss incurred in trading account(s) may significantly exceed the amount invested. Values may fluctuate significantly, especially in times of high volatility and/or market/economic uncertainty in which cases the exposure is higher when trading with leverage. Moreover, margin calls, whereby trading account(s) should be credited with additional funds in order to support open positions, may be frequent, and in the event of default, open positions may be closed out. Due to the market volatility, trading account(s) may be stopped out in deficit, however, in such cases, the Company shall, following the Negative Balance protection requirement, as applicable for retail clients, cover the negative balance and bring the balance of trading account(s) back to zero.
There is no protection against market risk, credit risk or liquidity risk.

PERFORMANCE SCENARIOS

The below scenarios illustrate situation(s) and relevant/possible trading performance however should not be considered as an exact indicator. The trading results will vary depending on how the market performs and how long the positions are kept open. The “Stress” scenario, displayed below, shows the outcome in extreme market conditions, and it does not take into account the situation in cases where the Company is not in position to pay back client/investor(s)’ money.

The following assumptions have been used for Scenarios in Table 4 and 5:

Trading account denominated in USD
Instrument: SPXUSD
Volume: 1 lot
Price (Open): 2918
Leverage: 1:100 / 1:30
Margin requirement: USD 583.60 / 1,945.33

"Long" Performance Scenario	Opening price	Closing price	Price difference	Profit/loss
Favourable	2918	3000	3000 – 2918 = 82 * 10	USD 820
Moderate	2918	2950	2950 – 2918 = 32 * 10	USD 320
Unfavourable	2918	2900	2900 – 2918 = (18) * 10	(USD 180)
Stress	2918	2850	2850 – 2918 = (68) * 10	(USD 680)

Table 4

"Short" Performance Scenario	Opening price	Closing price	Price difference	Profit/loss
Favourable	2918	3000	2918 – 3000 = (82) * 10	(USD 820)
Moderate	2918	2950	2918 - 2950 = (32) * 10	(USD 320)
Unfavourable	2918	2900	2918 – 2900 = 18 * 10	USD 180
Stress	2918	2850	2918 - 2850 = 68 * 10	USD 680

Table 5

The amounts displayed above, as profit/loss, represents trading activities outcome and does not include commissions, roll-overs or other charges that may be applicable.

WHAT HAPPENS IF B2B PRIME SERVICES EU LTD IS UNABLE TO PAY OUT?

The client(s)' funds are segregated from the Company's own funds. However, in cases where the Company is not in a position to meet its obligations towards client(s), considering that the Company is a member of Investor Compensation Fund ("ICF"), eligible client(s) shall be entitled to claim their investment(s) from the ICF and will be covered for an accumulated amount, up to €20,000, per client.

WHAT ARE THE COSTS:

Duration	Type	Description
"One-off" cost	Spread	The difference between "bid" and "ask" price ie between the price offered for selling or buying the instrument. Spread is not fixed and may vary due to the market conditions and the type of instrument.
	Commission	Charges applied at the time of entry. Charges may or may not be applied depending on the trading platform used.
	Currency Conversion	Trading outcomes and/or commission (if any) may be in a currency other than the base currency of trading account. In such cases, the trading outcomes and/or commission shall be converted into the base currency, at the rate available at market, at the time.
Ongoing cost	Financing (Swaps/roll overs)	Applied for the positions kept open overnight.

		Swaps may be positive or negative, depending on the interest rates applicable to the relevant currencies of the traded instrument (currency pair).

HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY EARLY?

CFDs are usually treated as short to medium term investments however there is no time frame that would be recommended. Client/investor(s) should be aware that holding positions open for a longer period would be subjected to Swaps/roll overs costs, and as such, the equity of trading account(s) would be affected, either gaining or losing.
Available funds from trading account can be withdrawn at any time, during the working hours.

HOW CAN I COMPLAIN

In cases where client/investor(s) is not satisfied with the services provided by the Company, client/investor(s) should refer to the Complaint handling policy available on the Company's website.
Should client/investor(s) feel that the complaint has not been resolved satisfactory, client/investor(s) should submit a written complaint to Cyprus Financial Ombudsman Service (FOS), through their website financialombudsman.gov.cy.

OTHER RELEVANT INFORMATION

Client/investor(s) are required to read, understand and acknowledge the full set of account opening documents provided by the Company, including the Risk Disclosure Statement, prior to opening an account with the Company.

KEY INFORMATION DOCUMENT- CFDs ON METALS

PURPOSE

This Key Information Documents ("KID") has been issued as per the regulatory requirements, with aim to provide key information about the product(s), in order for client/investor(s) to be in a position to easier understand the nature, risks, cost(s), potential gain(s)/losses related to the specific product(s).
This document is not marketing material and should be used for informative purposes only.
Alert: This product is categorised as complex product and as such may not be easy to understand by client/investor(s) without or with limited experience.

PRODUCT

This product, namely **CFD on Metals** is offered by B2B PRIME SERVICES EU LTD (the "Company"), which is a Cyprus Investment Firm ("CIF"), regulated by the Cyprus Securities and Exchange Commission (the "CySEC") with licence number 370/18, website: https://b2prime.com email: info@b2prime.com telephone number: +357 25 582 192

WHAT IS THIS PRODUCT?

TYPE
A Contract for Difference ("CFD") is an Over the Counter ("OTC") (not exchange tradable instrument) traded with leverage, value of which is determined on the value of an underlying asset ie Gold or Silver.
Some CFDs have an intraday break, in addition to a daily closing. During these times, no transactions can take place, i.e. either opening or closing of positions, nor placing and/or cancelling "stop" and "limit" orders. All trading functionalities cease during intraday breaks, daily closing and market holidays.
The leverage effect is a typical characteristic of a CFD. Price is based on the price of the underlying spot metal(s) price. Transactions shall be settled financially and cannot be settled through the physical or deliverable settlement.

OBJECTIVES
Client/Investor(s) can buy (or go "long") or to sell (or go "short"), to enter the market. In cases where client/investor(s) is expecting for the price of the relevant product to raise, market would be entered as "long" while, in cases when expected for the price to decline, market would be entered as "short".

Price offered for selling or "Selling price" is called "bid" and price offered for buying or "Buying price" is called "ask" price.
Spread is the difference between the "sell" and "buy" price of each instrument and are subjected to variation, especially in volatile market conditions and during different times of the day.

Positions remaining open at the end of a trading day are "rolled over" into the following trading day and subjected to "rollover" or "swap" respectively.
Product does not have pre-defined maturity date and is therefore considered as "open-ended".
For a position to be opened, client/investor(s) is required to deposit a percentage of the total value of the contract. This is referred to as the "Initial Margin".
Trading on margin can enhance losses or profits made from trading activities.

Market order is a request to trade (ie buy or sell) at the price available at the market, at the time of the request.

Limit order (buy/sell) is the request to buy the relevant instrument at the price lower from the current market price of the relevant instrument or the request to sell the relevant instrument at the price higher from the current market price, of the relevant instrument.
Stop order (buy/sell) is the request to buy the relevant instrument, at the price higher from the current market price or the request to sell the relevant instrument, at the price lower from the current market price, of the relevant instrument.
Stop Loss order is placed to limit losses of client/investor(s)' open positions.
Take profit order is placed to exit open position with specific profit level, as defined by client/investor(s).
Buy stop order is placed in order to enter the market at the level higher from the current market level of the relevant instrument.
Sell stop order is placed in order to enter the market at the level lower from the current market level of the existing instrument.
Stop orders are triggered at the time that the market level reaches the specified price however do not have guaranteed price level execution ie the requested price may differ from the executed price.
Limit orders are triggered at the time that the market level reaches the specific price and are executed at the requested price level.

For every point the price of the instrument moves in client/investor(s)' favour, a gain, multiple the number of CFD units bought or sold, will be achieved. At every point the price moves against client/investor(s), loss will be incurred respectively.

The objective of the trading in CFD is to allow client/investor(s) to speculate on the price movement and gain leveraged exposure of the movement in the value of the underlying instrument (either upwards or downwards). The exposure is leveraged since the CFD only requires a small proportion of the notional value of the contract to be put down upfront as "Initial Margin".

For example, if client/investor believes that, for example, Gold will increase in value in relation to the USD, he/she would buy XAUUSD (also known as "going long"), with the intention to sell instrument later, when it is at a higher value. The difference between the "buy" and "sell" prices equate to profit, minus any relevant costs (detailed below). If client/investor believes that the Gold will weaken in value, in relation to the USD, he/she would sell XAUUSD (also known as "going short"), at a specific value, expecting to buy the instrument later back, at a lower price, resulting in receiving the difference, minus any relevant costs (detailed below). However, in either circumstance, if the market moves in the opposite direction from the expectation, and position(s) is closed, either by client/investor(s) or as a result of a "Margin call", client/investor(s) would be subjected to trading losses, in addition to relevant costs.

Example 1:
Trading account denoted in USD
Instrument: XAUUSD
Buy/sell: Buy
Contract size: 100 oz or Lot size (Volume): 1
Margin: 1% (of the contract value)
Price: 1540 (bid)/1541 (ask)
Contract value: Contract size * Price (ask)
Leverage: 1:100
Initial Margin (monetary value based on Leverage): Contract value/Leverage(including margin) ie USD 1,540
Roll overs: applies the following trading day, for positions remaining open overnight
Commission: may be applied

Example 2:
Trading account denoted in USD
Instrument: XAUUSD
Buy/sell: Buy
Contract size: 100 oz or Lot size (Volume): 1
Margin: 1% (of the contract value)
Price: 1540 (bid)/1541 (ask)
Contract value: Contract size * price of the instrument
Leverage: 1:30
Initial Margin (monetary value based on Leverage: Contract value/Leverage(including margin) ie USD 5,136.66
Roll overs: applies the following trading day, for positions remaining open overnight
Commission: may be applied

Further to the above, for client/investor to be able to open 1 lot on XAUUSD, based on the leverage 1:100, of the Contract value, he/she is required to deposit a minimum amount of USD 1,540 (Example 1). However, based on the leverage 1:30 of the Contract value, client/investor would be required to deposit a minimum amount of EUR 5,133 (Example 2).

Contract Size	Lot	Price (Ask)	Contract Value	Leverage	Margin	Initial margin
100	1	1541	154,100	1:100	1	USD 1,541
100	1	1541	154,100	1:30	1	USD 5,136.66

Table 1

If client/investor believes that the price on XAUUSD will increase, he/she would Buy 1 lot of XAUUSD, as per the above, at the Price 1541. In this regard, every time the price moves 1 pip/point, up or down, client/investor shall be subjected to relevant gain/loss, equalling to USD 10 for each pip/point. In other words, if client/investor bought 1 XAUUSD at 1541, and the market value of the instrument increases, whereby the current "bid" price is (for an example) 1542, client/ investor shall be gaining USD 10 on the transaction, while, in cases where the market value of the instrument decreases, the "bid" price is (for example), 1540, client/ investor shall be losing USD 10 on the transaction. Transaction profit/loss do not include the commission, rollover or other charges that may be applied.

Instrument	Lot	Traded Price	Market Price	Profit/loss
XAUUSD	1	1541	1542	USD 10
XAUUSD	1	1541	1540	(USD 10)

Table 2

INTENDED RETAIL CLIENT/INVESTOR

The product(s) is not suitable for everyone. It is expected that the product(s) is used by client/investor(s) who: a) have knowledge and/or are experienced in marginal trading with leveraged financial product(s), b)understand the impact of and risks associated with marginal trading; c) have high risk tolerance; d) are trading with money they can afford to lose.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

The risks related to the product(s) shows how likely it is that the product will lose money because of movements in the markets or because the Company may not be in a position to pay client/investor(s) their money back.

RISK INDICATOR

The summary of risk indicator should be used as a guide related to the risk of this product, in comparison to other products.

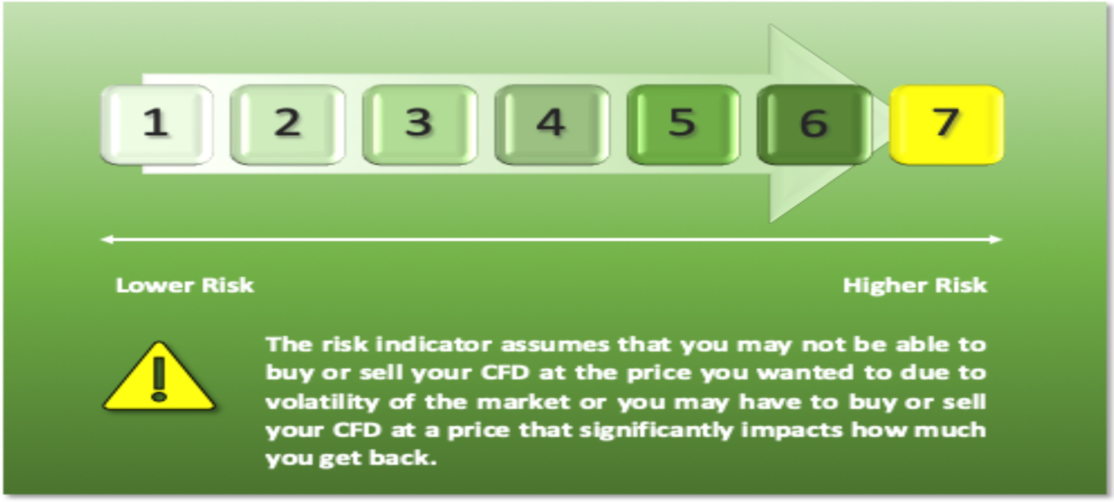

Table 3

This product has been classified by the Company as 7 out of 7, which is the highest risk class. This represents that the potential losses from future performance are at a very high level.

Product(s) can generate losses rapidly due to the movement of the underlying instrument(s).

Currency risk: Trading profit/loss may be received in different currency, from the base currency of the trading account. The final result of trading activity will depend on the exchange rate between the two currencies. This risk is not taken into consideration in the indicator shown above.

Market risks: Leveraged trading increases the risk whereby the total loss incurred in trading account(s) may significantly exceed the amount invested. Values may fluctuate significantly, especially in times of high volatility and/or market/economic uncertainty in which cases the exposure is higher when trading with leverage. Moreover, margin calls, whereby trading account(s) should be credited with additional funds in order to support open positions, may be frequent, and in the event of default, open positions may be closed out. Due to the market volatility, trading account(s) may be stopped out in deficit, however, in such cases, the Company shall, following the Negative Balance protection requirement, as applicable for retail clients, cover the negative balance and bring the balance of trading account(s) back to zero.
There is no protection against market risk, credit risk or liquidity risk.

PERFORMANCE SCENARIOS

The below scenarios illustrate situation(s) and relevant/possible trading performance however should not be considered as an exact indicator. The trading results will vary depending on how the market performs and how long the positions are kept open. The “Stress” scenario, displayed below, shows the outcome in extreme market conditions, and it does not take into account the situation in cases where the Company is not in position to pay back client/investor(s)’ money.

The following assumptions have been used for Scenarios in Table 4 and 5:

Trading account denominated in USD
Instrument: XAUUSD
Volume: 1 lot
Price (Open): 1541
Leverage: 1:100 / 1:30
Margin requirement: USD 1,541 / 5,136.66

"Long" Performance Scenario	Opening price	Closing price	Price difference	Profit/loss
Favourable	1541	1610	1610 – 1541 = 69 * 10	USD 690
Moderate	1541	1560	1560 – 1541 = 19 * 10	USD 190
Unfavourable	1541	1500	1500– 1541 = (41) * 10	(USD 410)
Stress	1541	1450	1450 – 1541 = (91) * 10	(USD 910)

Table 4

"Short" Performance Scenario	Opening price	Closing price	Price difference	Profit/loss
Favourable	1541	1610	1541 – 1610 = (69) * 10	(USD 690)
Moderate	1541	1560	1541 – 1560 = (19) * 10	(USD 190)
Unfavourable	1541	1500	1541– 1500 = 41 * 10	USD 410
Stress	1541	1450	1541 – 1450 = 91 * 10	USD 910

Table 5

The amounts displayed above, as profit/loss, represents trading activities outcome and does not include commissions, roll-overs or other charges that may be applicable.

WHAT HAPPENS IF B2B PRIME SERVICES EU LTD IS UNABLE TO PAY OUT?

The client(s)' funds are segregated from the Company's own funds. However, in cases where the Company is not in a position to meet its obligations towards client(s), considering that the Company is a member of Investor Compensation Fund ("ICF"), eligible client(s) shall be entitled to claim their investment(s) from the ICF and will be covered for an accumulated amount, up to €20,000, per client.

WHAT ARE THE COSTS:

Duration	Type	Description
"One-off" cost	Spread	The difference between "bid" and "ask" price ie between the price offered for selling or buying the instrument. Spread is not fixed and may vary due to the market conditions and the type of instrument.
	Commission	Charges applied at the time of entry. Charges may or may not be applied depending on the trading platform used.
	Currency Conversion	Trading outcomes and/or commission (if any) may be in a currency other than the base currency of trading account. In such cases, the trading outcomes and/or commission shall be converted into the base currency, at the rate available at market, at the time.
Ongoing cost	Financing (Swaps/roll overs)	Applied for the positions kept open overnight.

		Swaps may be positive or negative, depending on the interest rates applicable to the relevant currencies of the traded instrument (currency pair).

HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY EARLY?

CFDs are usually treated as short to medium term investments however there is no time frame that would be recommended. Client/investor(s) should be aware that holding positions open for a longer period would be subjected to Swaps/roll overs costs, and as such, the equity of trading account(s) would be affected, either gaining or losing.
Available funds from trading account can be withdrawn at any time, during the working hours.

HOW CAN I COMPLAIN

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Should client/investor(s) feel that the complaint has not been resolved satisfactory, client/investor(s) should submit a written complaint to Cyprus Financial Ombudsman Service (FOS), through their website financialombudsman.gov.cy.

OTHER RELEVANT INFORMATION

Client/investor(s) are required to read, understand and acknowledge the full set of account opening documents provided by the Company, including the Risk Disclosure Statement, prior to opening an account with the Company.