

Risk Disclosure

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Important risks of investing and relying on financial technology.

1. Capital at risk

Investments can rise or fall in value. You may lose some or all of the money invested. No website statement, model, projection or AI output guarantees a return or preservation of capital.

2. Market and liquidity risk

Prices can move quickly due to economic events, interest rates, market sentiment and other factors. Some instruments may be difficult to sell, especially during stressed markets. Orders may be delayed, rejected or executed at a different price from the one displayed or expected.

3. Currency, concentration and product risk

Investments denominated in foreign currencies carry exchange-rate risk. Concentrated exposures may amplify losses. Different instruments have different structural, credit, interest-rate, liquidity and operational risks. Any product involving borrowing, leverage or complex strategies may magnify losses if made available to an eligible client under separate terms.

4. Forecasts, research and performance

Backtests, case studies, scenarios, simulations, target returns and historical performance are illustrative and may rely on assumptions that do not hold in practice. Past performance does not predict future performance. Forecasts are uncertain and should not be treated as facts.

5. AI and model limitations

Intelligent's ecosystem includes AI-assisted and data-driven tools. AI outputs may be wrong, outdated, incomplete or inconsistent. A model may overlook unusual market conditions, use imperfect data or produce a plausible explanation that does not justify an investment decision. Automation, where available, can also introduce execution, configuration and monitoring risks.

6. Personal suitability

A strategy that suits one person may be unsuitable for another. Investment decisions should reflect your objectives, financial position, time horizon, liquidity needs and capacity to bear loss. General information on the website does not assess all of these circumstances. Any personal advice depends on the terms of an authorised service expressly provided to you.

7. Technology and access

Online financial services may be affected by outages, cybersecurity incidents, data errors, third-party failures, connectivity disruptions and market closures. Account access, portfolio values and execution availability may therefore be temporarily restricted.

8. Your decision

Read the applicable product disclosures and cost information, ask questions where the service is unclear, and obtain independent professional advice where appropriate. Do not invest funds you cannot afford to lose.