

PURPOSE

This information document provides key information about the investment product, CFD on Shares. Its not marketing material. The information is required by law in order for you to understand the nature, risks, costs, potential profits and losses of this investment product and to help you to compare it with other investment products. Shares CFD are offered by **Trive Financial Services Malta** Limited (hereinafter “**Trive Malta**”). Trive Malta is registered under the laws of Malta with company registration number C60473 and is authorised and regulated by the Malta Financial Services Authority (MFSA) under CRES-IF-5048.

WARNING



This document was last updated on January 30th, 2024.

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

WHAT ARE CFD?

A Contract for Difference (CFD) are complex leveraged investment products. It allows investment on rising or falling prices in an underlying market. CFD are traded on ‘over-the-counter (‘OTC’) basis and not through a regulated market. An investor has the choice to buy (or go “long”) the CFD to benefit from rising prices in the underlying market, or to sell (or go “short”) the CFD to benefit from falling prices. For instance, if an investor is long a CFD and the price of the underlying rises, the value of the CFD will increase - at the end of the contract Trive Malta will pay the difference between the closing value of the contract and the opening value of the contract. Conversely, if an investor is long and the price of the underlying falls, the value of the CFD will decrease - at the end of the contract they will pay Trive Malta the difference between the closing value of the contract and the opening value of the contract. The leverage embedded within all CFD has the effect of magnifying both profits and losses.

OBJECTIVES

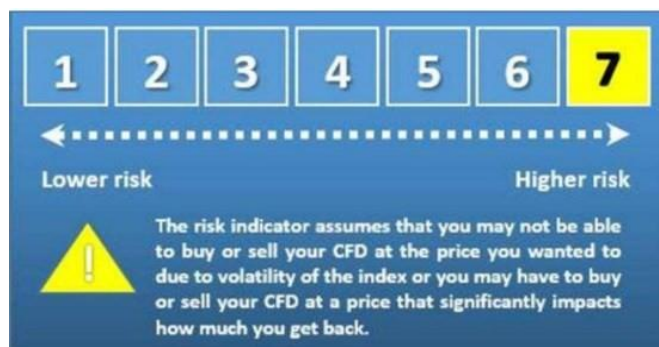
The objective of the CFD is to allow an investor to gain leveraged exposure to the movement in the value of the underlying share (whether up or down), without actually needing to buy or sell the physical shares. The exposure is leveraged since the CFD only requires a small proportion of the notional value of the contract to be put down upfront as initial margin and is one of the key features of trading CFD. The undated CFD does not have a pre-defined maturity date and is therefore open-ended. Undated contract incur an overnight holding cost.

By contrast, a Spot CFD has a predefined expiry date where investors can choose to cash settle their position or roll their existing contract into the next period – i.e., from a January expiry into a February expiry. Rolling is at the discretion of the investor but failure to do so will result in the CFD being auto closed at the expiry date. Trive Malta does not prescribe a holding period for any position, it is down to the discretion of each individual investor to determine the most appropriate holding period based on their own individual trading strategy and objectives. Failure to deposit additional funds in the case of negative price movement may result in the CFD being auto-closed. This will occur when there is not enough money of the account to cover the loss and the margin requirement. Trive Malta also retains the ability to unilaterally terminate any CFD contract where it deems that the terms of the contract have been breached.

INTENDED RETAIL INVESTOR

CFD are intended for investors who have knowledge of, or experience with, leveraged products. Likely investors will understand how the prices of CFD are derived, the key concepts of margin and leverage, and that losses may exceed deposits. They will understand the risk/reward profile of the product compared to traditional share dealing, and desire short-term, high-risk exposure to an underlying asset. Investors will also have appropriate financial means, hold other investment types and have the ability to bear losses in excess of the initial amount invested.

RISK INDICATOR



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from future performance of the product at a very high level.

Be aware of currency risk. It is possible to buy or sell CFD in a currency which is different to the base currency of your account. The final return you may get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

PERFORMANCE SCENARIOS

The figures shown do not include the costs described below or the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future. Tables 1 (long) and 2 (short) shows the money you could get back or pay over a one (1) day holding period, under different scenarios, assuming the following:

| CFD Shares | Symbol | Amount |
|---------------------------------|---------|--------|
| CFD Opening Price (AAPLUS) | P | 100.00 |
| Trade Size (per 1 unit CFD) | TS | 100 |
| Margin Requirement (%) | M | 20% |
| Margin Requirement (€) | MR=TS*M | 2.000 |
| Notional Value of the Trade (€) | TN=P*TS | 10.000 |

| LONG Performance Scenario | Closing Price (Incl. Spread) | Price Change | Profit/Loss (€) |
|------------------------------|---------------------------------|--------------|--------------------|
| Favourable | 101.5 | 1.50% | 150.00 |
| Moderate | 100.5 | 0.50% | 50.00 |
| Unfavourable | 98.5 | - 1.50% | - 150.00 |
| Stress | 95.0 | - 5.00% | - 500.00 |

| SHORT Performance Scenario | Closing Price (Incl. Spread) | Price Change | Profit/Loss (€) |
|-------------------------------|---------------------------------|--------------|--------------------|
| Favourable | 98.5 | - 1.50% | 150.00 |
| Moderate | 99.5 | - 0.50% | 50.00 |
| Unfavourable | 101.5 | 1.50% | - 150.00 |
| Stress | 105.0 | 5.00% | - 500.00 |

These scenarios are based on minimum tradeable size. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

WHAT HAPPENS IF TRIVE MALTA IS UNABLE TO PAY OUT?

If Trive Malta is unable to meet its financial obligations to you, you may lose the value of your investment. However, Trive Malta segregates all retail client funds from its own money in accordance with the MFSA's Client Asset rules.

Trive Malta also participates in the Investor Compensation Scheme which covers eligible investments up to EUR 20,000 per person, per firm. See www.compensationschemes.org.mt.

WHAT ARE THE COSTS?

The table shows the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest and how long you hold the product. The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

| This table shows the different types of cost categories and their meaning | | | |
|---|------------------------------|--------------------------|--|
| Undated | One-off entry and exit costs | Spread | The difference between the buy price and the sell price is called the spread. This cost is realised each time you open and close a trade. |
| | | Currency Conversion | Cash, realised profit and losses, adjustments, fees and charges that are denominated in a currency other than the base currency of your account, will be converted to the base currency of your account and a currency conversion fee will be charged to your account. |
| | Ongoing costs | Daily Holding Cost | A fee charged to your account for every night that your position is held. This means the longer you hold a position, the more it costs. |
| | Other costs | Account Maintenance Cost | If there has been no activity on your Account for six (6) consecutive months, the Company may apply account maintenance costs through a deduction from the available balance in your Account. |

HOW CAN I COMPLAIN?

If you wish to make a complaint, you should contact us by emailing hello@trive.com or in writing to Trive Financial Services Malta Limited, 5th floor, The Penthouse, Lifestar, Testaferrata Street, Ta Xbiex XBX 1403, Malta. If you are not satisfied with the manner your complaint has been handled by Trive Malta, you may refer your complaint to the Financial Arbiter, located at Office of the Arbiter for Financial Services, First Floor, St Calcedonius Square, Floriana FRN 1530, Malta or through: complaint.info@financialarbiter.org.mt.

More information in the following link: [https:// financialarbiter.org.mt/content/step-1-complain-your-provider](https://financialarbiter.org.mt/content/step-1-complain-your-provider).

OTHER INFORMATION

If there is a time lag between the time you place your order and the moment it is executed, your order may not be executed at the price you expected. Ensure your internet signal strength is sufficient before trading. You should ensure that you are familiar with all the terms and policies that apply to your account.