



## KEY INFORMATION DOCUMENT

### Money Market Instrument

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#### *Purpose*

This document provides you (hereinafter the “**Client**”) 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.

#### *Product*

Money Market Instruments are offered by Tradestone Limited (hereinafter the “**Company**”, “**We**” or “**Us**”), registered in the Republic of Cyprus. The Company is authorized and regulated by the Cyprus Securities and Exchange Commission in the Republic of Cyprus, with license number 331/17. For further information please call +357 25 313540 or go to <https://fbs.eu/en>.



#### **Alert**

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

### What is this product?

#### *Type*

The short-term debts and securities sold on the money markets—which are known as money market instruments—have maturities ranging from one day to one year and are extremely liquid. Treasury bills, federal agency notes, certificates of deposit (CDs), Eurodollar deposits, commercial paper, bankers' acceptances, and repurchase agreements are examples of instruments. The suppliers of funds for money market instruments are institutions and individuals with a preference for the highest liquidity and the lowest risk.

#### *Objectives*

The money market is important for businesses because it allows companies with a temporary cash surplus to invest in short-term securities; conversely, companies with a temporary cash shortfall can sell securities or borrow funds on a short-term basis. In essence the market acts as a repository for short-term funds. Large corporations generally handle their own short-term financial transactions; they participate in the market through dealers. Small businesses, on the other hand, often choose to invest in money-market funds, which are professionally managed mutual funds consisting only of short-term securities.

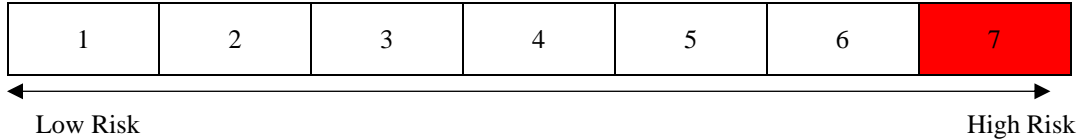
#### *Intended Retail Investor*

Money Market Instruments are typically intended for sophisticated investors with extensive knowledge and/or experience in Money Market Instruments products. Investors in this product may have varying



investment strategies and needs, including but not limited to speculation, arbitrage or hedging, and should adopt their investment horizons accordingly.

## Risk Indicator



Summary Risk Indicator: 7 The risk indicator assumes that a Money Market Instrument is held until its expiration. The actual risk can vary significantly if you cash in at an early stage and you may get back less. Some futures and futures strategies have limited risk, but some can be high risk. Events, such as early closure of the position, may significantly impact the value of a future.

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 unable to pay you.

We have classified this product as 7 out of 7, which is the highest risk class. This rates potential losses from future performance at a very high level. This can result in large gains or losses.

Be aware of currency risk. You may receive payments in a different currency depending on the product, so the final return you get may depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

In some circumstances you may be required to make further payments to pay for losses. The total loss you may incur may significantly exceed the amount invested.

This product does not include any protection from future market performance so you could lose some or all of your investment.

## Performance Scenarios

There are a number of types of trading risk, including leverage risk, which you should be aware of before beginning to trade. Information on factors that affect the performance of this product are detailed below including but not limited to:

- ✚ Leverage Risk
- ✚ Risk of unlimited loss
- ✚ Margin risk
- ✚ Conflicts of Interest
- ✚ Market Risk
- ✚ Unregulated Market Risk
- ✚ Market disruption risk
- ✚ Foreign exchange risk
- ✚ Online trading platform and IT risk
- ✚ Counterparty risk

For more specific trading examples in this specific product can be found [here](#).

## What happens if the Company is unable to pay out?



In the event that the Company becomes insolvent and is unable to pay out to its investors, Retail Clients may be eligible to compensation of up to €20,000 by the Investor Compensation Fund set up by the Cyprus Securities and Exchange Commission.

For more information please review our [Investor Compensation Fund Policy](https://cdn.fbs.eu/docs/en/investor_compensation_fund_policy_en.pdf)  
[https://cdn.fbs.eu/docs/en/investor\\_compensation\\_fund\\_policy\\_en.pdf](https://cdn.fbs.eu/docs/en/investor_compensation_fund_policy_en.pdf)

## What are the costs?

The Company charges a spread and a commission when an investor trades on a Money Market instrument. A spread is the difference between the Sell (“Bid”) and Buy (“Ask”) price of the derivative which is multiplied by the deal size. The spread per each underlying asset is detailed on the Company’s website by clicking [here](#). The below table portrays an illustration of types of costs along with their meaning:

<b>What are the costs?</b>		
The table below shows the different types of cost categories		
<b>One-off costs</b>	<i>Spread</i>	This is the difference between the buy and sell price
	<i>Forward Points</i>	This is the difference between the spot and forward rate. It can be a charge or gain.
	<i>Currency conversion</i>	The cost of converting Profit or Loss from trades to the currency of your Trading Account
	<i>Commission</i>	The fee is charged on each transaction
<b>Recurring costs</b>	<i>Swap fees</i>	This is the financing cost in case the client decides to roll back the position to an earlier date or roll over the position to a later date than the maturity date. Depending on whether the position is long or short and the prevailing interest rates of the two currencies of the currency-pair, your account may be credited or debited with the Swap fee.

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

Swaps do not have a recommended holding period and it is to the investors’ discretion to decide the appropriate holding period according to their individual trading strategy and objectives.

### **How can I complain?**

Clients who wish to file a complaint can do so by submitting the complaint form to the below email address: [complaints@fbs.eu](mailto:complaints@fbs.eu)

The complete complains procedure and the complaint form can be found on the Company’s website.