



KEY INFORMATION DOCUMENT

UCITS

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

UCITS 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

UCITS stands for Undertakings for the Collective Investment in Transferable Securities. This refers to a regulatory framework that allows for the sale of cross-Europe mutual funds. UCITS funds are perceived as safe and well-regulated investments and are popular among many investors looking to invest across Europe.

Objectives

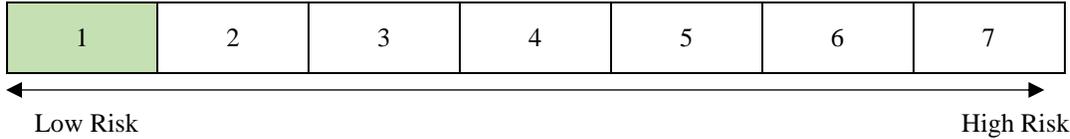
The main objective of the European UCITS framework has been to create a single European market for retail investment funds and to facilitate cross-border investment fund offers for retail investors

Intended Retail Investor

Overview Undertakings for the Collective Investment of Transferable Securities (UCITS) is a mutual fund based in the European Union. UCITS funds are perceived as safe and well-regulated investments and are popular in Europe, South America and Asia among investors who prefer not to invest in a single public limited company but rather among diversified unit trusts spread out within the European Union. Each specific UCITS invests in a basket of different securities.

This product is considered as non-complex and suitable for long term investments (capital preservation & income in the form of coupons and interest) but also for short term trading.

Risk Indicator



The risk indicator for this product has been set by the Company at 1 (i.e. lowest risk with typically higher awards), which rates the potential losses from future performance at a very low level, due to various factors including but not limited to:

- Market risks (the possibility of economic loss arising from movements in market prices)
- Volatility risks
- Interest rate risk (the possibility of economic loss arising from the change of interest rates, their volatility or correlation, including changes to the shape of interest rate curves)
- Liquidity risk/ Credit risk (the possibility of economic loss, arising from actual, contingent or potential claims against any counterparty, obligor or borrower, due to the deterioration of the counterparty's or borrower's willingness or ability to perform on an actual, contingent or potential obligation)
- Counterparty risk (the possibility of economic loss arising from the credit quality of the counterparty with which the Company transacted. The credit quality is reflected in the external or internal credit ratings of counterparties).

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



The costs will vary depending on the underlying investment options you choose. Specific information can be found <https://www.fbs.eu>

What are the costs?

The Company charges a spread and a commission when an investor trades on UCITs. A spread is the difference between the Sell (“Bid”) and Buy (“Ask”) price of the UNIT 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:

What are the costs?		
The table below shows the different types of cost categories		
One-off costs	<i>Spread</i>	This is the difference between the buy and sell price
	<i>Commission</i>	This is charged as a separate cost on each transaction
	<i>Custody fee</i>	This is charged if the holder of the units wishes that Tradestone acts as fiduciary and holds the units as a nominee owner.
Recurring costs	<i>Managing Fees</i>	Fees are charged by the issuer of the UCITS to manage the units and do the necessary calculation needed by the fund. Usually it is a percentage of the UCIT value of investment and it directly affects the pricing of the unit by decreasing it at a pre-specified date.
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		
The complete complains procedure and the complaint form can be found on the Company’s website.		