

Risk Disclosure

Investors should be aware that prices may fall as well as rise and that the income derived can go down as well as up. When buying or selling any investment that fluctuates in price or value you may get back less than you invested. Past performance is not necessarily a guide to future performance.

Spot foreign exchange (forex or FX), derivatives and spread betting are volatile instruments and in certain circumstances it is possible to lose more than your initial investment. Before deciding to invest in foreign exchange you should carefully consider your investment objectives, level of experience, and risk appetite. The possibility exists that you could sustain a loss of some or all of your investment and therefore you should not invest money that you cannot afford to lose. You may be liable for losses that exceed the amount of margin that you post.

Internet Trading Risks

There are risks associated with utilizing an Internet-based deal execution trading system including, but not limited to, the failure of hardware, software and Internet connection. Since Invest Banka Montenegro (IBM) does not control signal power, its reception or routing via Internet, configuration of your equipment or reliability of its connection, we cannot be responsible for communication failures, distortions or delays when trading via the Internet.

Market Risks and Online Trading

The trading platform provides sophisticated order entry and tracking of orders. Execution of orders at the specified rate cannot be assured under volatile market conditions. Trading on-line, no matter how convenient or efficient does not necessarily reduce risks associated with currency trading.

This is to confirm that I fully understood above stated information:

Name

Signature
