

## RISK DISCLAIMER

**UNIQUUNITS Mobile Application Effective date:** May 5, 2026 **Version:** 1.0

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### 1. PURPOSE OF THIS DISCLAIMER

This Risk Disclaimer (the “**Disclaimer**”) is issued by **UNIQ LAB FZCO** (“**Company**”, “**we**”), a free zone company incorporated in the United Arab Emirates, License No. 52386, Registration No. DSO-FZCO-50056, registered at IFZA Business Park, DDP, PO Box 342001, Dubai, UAE.

It applies to all users of the UNIQUUNITS mobile application, the website [www.uniquunits.com](http://www.uniquunits.com) and any related materials (the “**Services**”). It must be read together with our **Terms of Service, Privacy Policy** and **Cookie Policy**.

By accessing or using the Services, you acknowledge and accept the risks set out below. If you do not agree, **do not use the Services**.

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### 2. NATURE OF THE SERVICES — WHAT WE ARE AND ARE NOT

#### 2.1. We are

An **analytical and educational** information service. We provide: - a set of **12 indicators** that process market data (including data derived from CME currency-futures contracts) and translate metrics relevant to the spot Forex market; - educational materials (8 sections, 84 case studies and a 50-question test); - an electronic Certificate of completion of our course.

#### 2.2. We are NOT

- a broker, dealer, market-maker or trading venue;
- an investment adviser, portfolio manager, financial planner or fiduciary;
- a regulated financial institution under the Central Bank of the UAE, Securities and Commodities Authority (SCA), Dubai Financial Services Authority (DFSA), Financial Services Regulatory Authority (FSRA / ADGM), or under MiFID II, the FCA Handbook, the SEC, CFTC, NFA or any other financial-services regulator anywhere in the world;
- a payment institution, e-money issuer or custodian of client funds;
- a signal provider, copy-trading service, “guru” or trade-recommendation service.

#### 2.3. We do NOT

- recommend specific trades, instruments, brokers or strategies for any individual user;
  - guarantee profits, capital preservation, accuracy of any data or any particular outcome;
  - execute, route, settle, clear or hold any positions, money or assets on your behalf;
  - provide personalised investment advice or any “personal recommendation” within the meaning of MiFID II Art. 4(1)(4) or equivalent regulation.
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### 3. NO INVESTMENT, FINANCIAL, LEGAL OR TAX ADVICE

All content provided in or through the Services — including indicators, charts, signals, scenarios, educational text, video, audio, case studies, test answers and Certificates — is general in nature and **does not constitute**: - individual investment, financial, legal or tax advice; - a personal recommendation, solicitation or offer to buy, sell or hold any financial instrument; - a research report within the meaning of any specific regulation; - an inducement to engage in any particular trading activity.

You are solely responsible for your decisions and should seek independent advice from a duly licensed professional in your jurisdiction before acting on any information from the Services.

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### 4. HIGH-RISK NATURE OF FOREX AND DERIVATIVES TRADING

#### 4.1. Capital at risk

Trading Forex, futures, CFDs, options and other leveraged or derivative products is **highly speculative and carries a high level of risk. You may lose all or substantially all of the capital you commit, and in some cases more than your initial deposit.**

#### 4.2. Leverage

Leverage amplifies both gains and losses. A small adverse market movement can wipe out your account or result in negative balances. The use of leverage requires a thorough understanding of margin, stop-out levels and risk management.

#### 4.3. Volatility, liquidity and gaps

Markets can be highly volatile. Liquidity may evaporate during news events, holidays or periods of stress. Price gaps can prevent stop-loss orders from being executed at the requested price (“**slippage**”).

#### 4.4. Past performance

**Past performance is not indicative of future results.** Hypothetical, simulated, back-tested or historical performance has well-known limitations and may differ materially from real-time results.

#### 4.5. Suitability

Forex and derivatives trading **is not suitable for everyone.** You should carefully consider your investment objectives, level of experience, financial resources and risk appetite, and seek independent advice if necessary.

#### 4.6. Jurisdictional restrictions

Retail trading in certain instruments (in particular CFDs, binary options, high-leverage Forex) is **restricted or prohibited** in some jurisdictions, including, among others, the United States (for non-eligible counterparties), Belgium, Israel and parts of Asia. It is **your sole responsibility** to verify that your trading activity is lawful where you live or are tax-resident.

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## 5. THIRD-PARTY BROKERS, EXCHANGES AND DATA

The Services do not connect you to any specific broker. You select and contract with brokers and exchanges independently. The Company: - does **not** endorse, vet, regulate or guarantee any broker, exchange, payment provider or data feed; - is **not** responsible for execution quality, slippage, requotes, withdrawal delays, technology failures, fraud, insolvency, regulatory action or any other act or omission of a third party; - is **not** responsible for inaccuracies in market data or feed delays from third-party sources; - does **not** receive remuneration in exchange for routing users to brokers, except as may be expressly disclosed in our Affiliate / Partner Program; any such commercial relationships do not constitute investment advice.

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## 6. ANALYTICAL TOOLS — IMPORTANT LIMITATIONS

### 6.1. Indicators are tools, not predictions

The 12 indicators are mathematical and statistical tools applied to historical and current market data. They identify patterns and probabilities but **do not predict the future**. No indicator, however constructed, can eliminate trading risk.

### 6.2. Data accuracy and availability

Market data may be delayed, incomplete, erroneous or temporarily unavailable. The Company makes no warranty as to accuracy, timeliness or fitness for a particular purpose.

### 6.3. Model risk

The methodology may produce false signals or perform poorly in changed market regimes. Models can degrade over time and require ongoing user judgment.

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## 7. EDUCATIONAL CONTENT AND CERTIFICATE

### 7.1. Educational only

The educational module, case studies, test and Certificate are **for educational purposes only**. They do not create any professional or fiduciary qualification, do not entitle the holder to provide regulated financial services, and do not certify any particular skill, profitability or fitness.

### 7.2. Use of the Certificate

The Certificate must not be displayed or used in a way that suggests it is a regulatory licence, professional qualification or governmental authorisation. Any such misuse is a material breach of our Terms of Service.

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## 8. NO GUARANTEE OF RESULTS

The Company makes **no representation, warranty or guarantee**, whether express, implied or statutory, that: - use of the Services will produce profits, avoid losses or yield any specific result; - the Services will be uninterrupted, timely, accurate, secure or error-free; - defects in the Services will be corrected; - testimonials, case studies or example trades shown in the Services are typical or repeatable. Individual results vary.

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## 9. NO SOLICITATION IN RESTRICTED JURISDICTIONS

The Services are **not directed at**, and are **not intended for use by**, persons in any jurisdiction where: - the offering of analytical or educational tools related to Forex/CFDs requires a licence the Company does not hold; - access to such information is restricted by law or regulation; - the Company has decided, at its discretion, to restrict access (including jurisdictions subject to comprehensive UN, EU, UK, US (OFAC) or UAE sanctions).

If you access the Services from such a jurisdiction, you do so on your own initiative and at your own risk, and you are solely responsible for compliance with local law.

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## 10. ACKNOWLEDGEMENT AND ASSUMPTION OF RISK

By using the Services you expressly: - acknowledge that you have read and understood this Disclaimer; - accept all risks associated with trading and the use of analytical content; - agree to make all trading decisions independently and at your own risk; - waive any claim against the Company for any loss or damage arising from your reliance on, or use of, the Services, to the maximum extent permitted by law; - confirm that you are not relying on any statement, projection or forward-looking information contained in the Services.

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## 11. LIMITATION OF LIABILITY

This Disclaimer is to be read together with the limitation-of-liability provisions in our **Terms of Service**, which are incorporated by reference. Without limiting those provisions, the Company shall **not** be liable for any direct, indirect, incidental, special, punitive or consequential losses, including loss of profits, revenue, data, opportunity or goodwill, arising from your use of the Services or from any trading activity, to the maximum extent permitted by law. Nothing in this Disclaimer excludes liability that cannot be excluded by mandatory law (including for fraud, gross negligence or wilful misconduct).

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## 12. UPDATES TO THIS DISCLAIMER

We may update this Disclaimer from time to time. Material changes will be notified at least **14 calendar days** in advance via the Application or by email. The current version is always

available within the Application and on the Website. Continued use after the effective date constitutes acceptance.

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### **13. CONTACT**

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