Key Information Document-Equity (Shares) CFDs

Purpose

This document provides you with key information about this investment product. It is not marketing material and it does not constitute an investment advice. The Key Information Document is required by the law to help you understand the nature, risks, costs, potential gain and losses of this product and to help you compare it with other financial products.

Product

Product name: Equity (Shares) CFDs
Distributor: Offered by Wonderinterest Trading Ltd. (the "Company") a company registered in Cyprus with registration number HE332830 and authorised by Cyprus Securities and Exchange Commission ("CySEC"), with Licence Number 307/16.

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

What is this product?

Type

Equity CFDs are a leveraged contract, offered by the Company on a bilateral execution basis. It allows you to obtain an indirect exposure to an underlying asset such as a Stock. This means you will never own the underlying asset, but you will make gains or incur losses based on price movements in the underlying asset. You have the choice to buy the Equity CFD to benefit from rising prices in the underlying market; or to sell the Equity CFD to profit from the falling prices. The price of the Equity CFD is derived from the price of the underlying market price. This product also includes Dividends (DVD) based on the underlying assets performance which may be in the form of a credit or debit.

Example

If an investor has opened a buy position and the price of the underlying asset rises, the value of the Equity CFD will increase - at the end of the contract the Company will pay the difference between the closing value of the contract and the opening value of the contract. Conversely, if an investor opened a sell position and the price of the underlying asset rises, the value of the Equity CFD will be increased - at the end of the contract the investor will pay the Company the difference between the closing value of the contract and the opening value of the contract. The leverage embedded within all Equity CFDs has the effect of magnifying both profits and losses. Cash Dividends may be a credit or debit depending whether the investor speculated a buy or sell position of the Equity Share CFD based on the published underlying equity Dividends amount.

Objectives

The aim of the Equity CFDs is to allow an investor to take advantage from leveraged exposure to the movement in the value of the underlying market/asset (up or down), without the need to buy the underlying Equity. The exposure is leveraged because the Equity CFDs only requires a small percentage of the notional value of the contract to be put down in advance as initial margin and is one of the key features of trading Equity CFDs.

Equity CFD	Direction	Leverage	Position Size in Shares	Initial Margin	Open Price	Close Price	Change in %	Total Commission Open/Close	Swap Paid*	Net Profit	Currency
AAPL	BUY	1:5	83	1,975.90	119.03	121.96	2.46%	40.25	2.78	200.16	USD
AAPL	SELL	1:5	167	3,975.60	119.03	121.96	2.46%	80.49	5.60	-575.40	USD
MSFT	BUY	1:5	40	1,961.60	245.20	262.88	7.21%	41.03	2.89	663.28	USD
MSFT	SELL	1:5	25	1,226	245.20	262.88	7.21%	40.00	1.81	-483.81	USD

When free margin drops due to price movement in the opposite direction of the trades, one must either fund the account in-order to keep margin level above stop out (automatic system close of open order) level which is 50% free margin level, or close position(s) to avoid being stopped out, ie, automatic close of open position(s). Margin Call notification is communicated through a

durable medium, when margin level falls below 100%. With Equity CFD's there is no ownership of the underlying equity, but corporate actions apply, such as Dividends and Stock Splits. If a Stock is delisted from the primary exchange where it is listed, the position that is open for that Stock will then close automatically at the last tradeable price available based on the underlying market price and investors are notified via a durable medium.
**The Company also retains the ability to unilaterally terminate any Equity CFD contract where it deems that the terms of the contract have been breached.*

Intended Retail Investor

Equity CFDs are available for investors who have knowledge of the financial markets, and they are expected to have trading experience with leveraged products in the past. It is anticipated that the investors will have an understanding on how the prices of Equity CFDs are derived, the key concepts of margin and how leverage works. Moreover, they must understand, that trading leveraged products might cause a loss of their entire invested capital and they must have the ability to bear losses.

Risk Indicator

1	2	3	4	5	6	**7**

Lower Risk ← → **Higher Risk**

The risk indicator assumes that you may not be able to buy or sell your CFD at the price you wanted to due to volatility of the market or you may have to buy or sell your CFD at a price that significantly impacts how much you get back.

The Risk indicator can show you the risk involved in these products compared to other products. It shows how possible it is that the product movement can lead to financial loss for the investor. The Risk indicator has been set to the Highest level. The rate indicates the potential losses from the product future performance. Equity CFDs are leveraged and risky products that can cause losses. Losses cannot exceed the amount invested (negative balance protection), however you may lose your entire invested capital. There is no capital protection against market risk, credit risk and/or liquidity risk.

Currency Risk

It is possible to buy or sell Equity CFDs in a different currency from the currency of your account. The final pay-out that you might receive, depends on the exchange rate between the two currencies.

Performance Scenarios

The below scenarios were demonstrated to provide information on how an investment may perform. This allows for comparisons between other products and demonstrates their scenarios, in order to identify, which product is more suitable for you. The scenarios presented are an approximation of future performance, based on evidence from the past performance on how the value of this investment differs and are not an exact indicator. The outcome will be based on the market performance and how long you hold the Equity CFD. The stress scenario indicates the possible outcome in extreme market circumstances. **Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent return. Actual returns could be lower.**

Scenario

CFD	
Opening price: P Trade Size (per CFD): TS Margin %: M Contract Size: K Margin Requirement (€): MR=P x TS x M x K Notional Value of the trade (€): TN=MR/M	400 5 20% 1 400 400

Table 1

BUY Performance Scenario	Closing price (inc. spread)	Price change	Profit / Loss Gross	SELL Performance Scenario	Closing price (inc. spread	Price change	Profit / Loss Gross
Favourable	406 €	1.5%	30,00 €	Favourable	394 €	1,50%	30,00 €
Moderate	403 €	0.75%	15,00 €	Moderate	397 €	0,75%	15,00 €
Unfavourable	394 €	-1.5%	-30,00 €	Unfavourable	406 €	-1,50%	-30,00 €
Stress	380 €	-5%	-100 €	Stress	420 €	5%	-100 €

What happens if the Company is unable to pay out?

The Company segregates all its clients' funds from its own, in different bank accounts, in accordance with the Law 87(I)2017 and the related Directive of CySEC for the Safeguarding of financial instruments and funds belonging to clients. Moreover, the Company participates in the Investor Compensation Fund (ICF). The objective of the ICF is to secure claims of the covered Clients against members of the ICF, through the payment of compensation in cases, where the member concerned is unable to pay out. The total payable compensation to each covered Client of the Company may not exceed the amount of twenty thousand Euros (EUR 20,000). For further information, please refer to the CySEC website www.cysec.gov.cy.

What are the Costs?

One-off Entry or exit Costs	**Spread**	The Difference between the Sell Price and Buy price
	Minimum Commission	The minimum fee charged for the service carrying out the transaction (it refers to stocks ONLY)
On-going Costs	**Swaps**	If you hold a buy or sell position open after the market close, you will be subject to Swap Fee.

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

Equity CFDs have no recommended holding period. Provided that the Company is open for trading the investor may buy and/or sell the Equity CFD provided that the underlying exchange is available for trading. Please review all the financial instruments and their trading hours at: www.wonderinterest.com

How can I complain?

You may submit your complaint in writing and address it to the Compliance Officer, who is authorized to handle and investigate complaints. You are encouraged to use the Complaints Form and submit it in any of the following ways:

a. By sending by post or delivering in person the attached Complaints Form at the following address: Spyrou Araouzou, 163 Lordos Waterfront court, Office 201, 3036 Limassol, Cyprus, or
b. By submitting the Complaints Form electronically at the following email addresses: compliance@wonderinterest.com, or
c. If you feel that your complaint has not been resolved satisfactory, you may file a complaint through the CySEC website. Please read our Complaints Handling Policy

Other Relevant information

We encourage you to read the Terms of Business, Risk Disclosure and Warning Notice and the Best Interest and Order Execution Policy. You can find the mentioned documents, under the section Regulation. This information is also available upon request.