Risk Disclosure

Trading in the stock market carries certain risks. If you are not careful, you may risk losing some or all of the money invested. By understanding the risks involved in stock trading, you can take steps to be in better control and manage your investments better.

- **Volatility of Stock Market**
- **Currency Exchange Rates**
- **Volatile Dividends**
- **Investment Sectors**
- **Electronic Trading**

Volatility of Stock Market

Share prices fluctuate due to the uncertainties that exist around businesses and the profitability of the companies. If a business does not do well, there is the risk of its share price dropping to a lower than expected level.

The market also often moves unexpectedly due to any major events or disasters. Market corrections and bear markets will also affect your share prices

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Currency Exchange Rates When you buy a stock in a foreign currency, be prepared thattheforeigncurrency may grow stronger. Thus, you may see a loss in the value of your foreign securities. Constant fluctuations in currency rates may affect. investors who trade in short-term investments. Volatile Dividends Dividends are profits that are distributed to shareholders. Corporate profits and dividend policies vary over time. You may receive attractive dividends in 1 year but none in the subsequent years

Investment Sectors If your portfolio is not diversified among different sectors and is only concentrated on a specific sector, e.g. logistics,you will beexposed tomor losses if that specific sector undergoes a crisis.

Electronic Trading What are the electronic trading risks which I need to take note of?