

GENERAL DISCLOSURES

This Statement seeks to provide you with an overview of some disclosures and risks associated with your Investments and Transactions. It does not purport to be a comprehensive description of all the risks or other aspects of your Investments and Transactions. Your need to know and understand the risks involved in any transaction you may undertake is particularly important for you because of the limited scope of our services to you.

No Investment Advice

Securities products and services are offered on a non-advisory self-directed basis through Amal Invest Ltd. (“Amal”, “we”, “ us ” or “our ”), a company licensed to carry on business as regulated by the Financial Services Regulatory Authority of the Abu Dhabi Global Market (Financial Services Permission #210036). We will deal with you as a client on an execution-only basis and we do not advise on the merits or suitability of any particular investment or transaction. Please also read these [important legal terms and disclosures](#) that apply to your relationship with us.

Content, news, research, tools, market data and securities symbols are for educational and illustration purposes only and are not substitutes for professional advice. All information provided is provided in good faith, however we make no representation or warranty of any kind, express or implied, regarding the accuracy, adequacy, validity, reliability, availability or completeness of any information on the website, our Amal Invest mobile application or our associated social media pages.

Reliance on trademarks and logos

Trademarks and logos are the property of their respective owners and do not represent endorsements of any kind.

Fractional Shares

A fractional share is a share of equity ownership that is less than one full share. Fractional share investing has certain limitations and restrictions that investors should understand prior to purchasing fractional shares. For more information and details on fractional shares, and any associated limitations or restrictions, please read the [fractional share disclosure](#).

Offering of our Services

Certain services offered through our mobile app are offered only in jurisdictions where it is legal to do so. The availability of these services over the Internet is not a solicitation for or offering of the Services to any person in any jurisdiction where such solicitation or offering is illegal.

Limitation of Use

We reserve the right to limit the availability of services to any person, geographic area, or jurisdiction, at any time and at our sole discretion. We make no representation that the services are appropriate or available for use in locations outside of the United Arab Emirates or that accessing our mobile app is legally permitted in countries or

territories where the services may be illegal. If you access these services from other locations, you do so at your own risk and are responsible for compliance with local laws.

Investment Risks

Any communications to you are not intended as an offer or solicitation to purchase or sell any of these securities, or any securities offered by Amal Invest. Investing in securities carries risk, including the loss of principal. Past performance is not indicative of future returns, which may vary. If in doubt, please seek independent professional advice.

The prices of securities can and do fluctuate, sometimes dramatically, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities. Under certain market conditions you may find it difficult or impossible to liquidate a position.

Online trading has inherent risk due to system response, execution price, speed, liquidity, market data and access times that may vary due to market conditions, system performance, market volatility, size and type of order and other factors. These risks may increase in times of extreme market volatility. For more information, please read our [market volatility disclosure](#). An investor should understand these and additional risks before trading.

The risks associated with investing in international securities, including US-listed stocks, American Depository Receipts (ADRs) and Exchange Traded Funds (ETFs) include, among others, country/political risk relating to the government in the home country; relatively unpredictable financial markets and economic growth patterns, exchange rate risk if the country's currency is devalued; and inflationary/purchasing power risks if the currency of the home country becomes less valuable as the general level of prices for goods and services rises. Before investing in an ETF, an investor should consider the investment objectives, risks, charges, and expenses of the investment company carefully.

Some securities products offered on the Amal Invest app are over-the-counter (OTC) securities. OTC markets are electronic networks that allow two parties to trade with each other using a dealer as a middleman. They are known as dealer networks or markets. In contrast, stock exchanges are auction markets. A price for a security is posted, and then investors make offers for it, bidding against each other.

Companies that trade OTC are considered public. This means their stock can be openly bought and sold, but the securities are not listed on a major exchange such as the New York Stock Exchange or Nasdaq.

OTC securities have less liquidity than their exchange-traded peers, can have low trading volume, wider spreads between the bid price and the ask price, and limited publicly available information. This results in these securities being volatile investments that are usually speculative in nature. Additionally, due to the nature of the OTC marketplace and the characteristics of the companies that trade OTC, you should conduct thorough research before investing in these securities.

Tax Risks

You should understand the tax implications of entering into a transaction such as income tax, tax on dividends, or other withholdings tax. You should therefore consult your tax adviser to understand the relevant tax considerations as applicable to you.

Fees and charges

You should factor certain charges into your investment consideration. Your returns from a transaction may also be affected by transaction costs (i.e. fees and other charges) including but not limited to those charged by us and other parties.

Electronic Trading

Most trading facilities are supported by computer-based component systems for the order-routing, execution, matching, registration or clearing of trades. As with all facilities and systems, they are vulnerable to temporary disruption or failure.

Amal Invest Ltd.
V01/01/2022