Key Information Document ("KID")
Margin Contracts for Difference on Minor Currency Pairs
('Margin Forex - Minor Currencies')

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Name of the Product: Margin Contracts for Difference on Currency Pairs - Minor Currencies (the "product")
Legal name of the Product Manufacturer: IQBROKER EUROPE LTD (formerly IQOption Europe Ltd) (the "Company")
Website: www.iqbroker.eu | Telephone Number: +35725281641
Competent Authority: Cyprus Securities and Exchange Commission (CySEC)
Date of Production: 17th of September 2026

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

What is this product?

Type:

This product is a leveraged derivative financial instrument traded Over the Counter ("OTC"). The product, that is Contracts for Difference (CFDs), allows clients to speculate on the performance of an underlying asset, in this case minor currency pairs without actually investing in or owning the minor currency pairs. The outcome depends on the positive or negative performance of the underlying asset(s), that is whether the price will rise or fall. If the speculation is correct the client will achieve a positive outcome, if the speculation is wrong the client will suffer a loss. When the client opts for the cross margin methodology, the client's value of the account does not fall lower than 50% of the total initial margin that was paid to enter into all currently open positions; falling below 50% means losing positions will be closed by the Company. When the client opts for the isolated margin methodology, each position has a separate, ring-fenced close-out margin up to 50% and is liquidated independently without affecting other positions. Loss is limited to the close-out margin allocated by the client, which may be overridden by the client by selecting the "keep position open" option. However, the 50% protection is only against market risk and there is always a risk of losing more than invested depending on the performance of the market that is uncertain.

Objectives:

Trading with this product is concluded between the client and the Company outside a regulated exchange or venue; the Company is the sole Execution Venue for the execution of clients' orders and acts as a principal and not as an agent on the Clients' behalf. The Company agrees to settle in cash the performance of the asset the client decides to speculate on. Currency fluctuations depend on supply and demand which may be affected by various factors, inter alia, economic news and political events. The product can be traded with a maximum leverage of 1:20 and positions can close, among others, due to margin, stop loss and take profit. The trade size is measured in lots (i.e. quantity), and the minimum trade size is a nano lot which equals 0.001 or 100 units of a base currency; a lot size is calculated in the base currency and the contract size is always equal to 100,000 units of the base currency. The initial margin protection for minor currency pairs is 5%. Margin is the amount of a trader's funds required to open a leveraged position calculated with the formula: Margin = Lot size × Contract size / Leverage. When a trader's margin level falls below 100%, the Company initiates the margin call procedure where the trader is required to either deposit more money into the account or close losing positions and losses may be higher than the initial sum invested. For further information regarding "margin", you may refer to the Company's Order Execution Policy and the Terms & Conditions. The product is available for trading 24 hours a day, 5 days a week from 5 p.m. EST on Sunday to 4 p.m. EST on Friday, depending on market availability and holidays. You may visit the Company's Website for the exact time schedules.

Intended retail client:

The product is intended for retail clients with the knowledge and/or experience of the characteristics of margin, CFDs and minor currency pairs trading including the main market factors that determine minor currency pairs fluctuations, the concept, effects and risks of leveraged and margin trading and the ability to understand the risks involved including the risk of loss in their trading balance. A client's investment horizon could vary from short-term i.e. 1 year, mid-term i.e. up to 5 years to long-term i.e. 5 years and above. This product is compatible with the needs of clients who seek short-term capital gain and/or with a short-term investment horizon (i.e. up to 1 year) by investing in highly liquid markets which can provide the benefit of quick pay-out. Clients should have a high-risk tolerance and be willing to accept rapid price fluctuations and the specific risk of leverage in exchange for the opportunity of higher returns. This product has not been designed with any sustainability related objectives in mind and has no focus on either environmental, social or governance criteria thus it may not be appropriate for clients having sustainability objectives.

Insurance Benefits: None | **Term:** The product does not have a maturity or termination date.

What are the risks and what could I get in return?

Summary Risk Indicator



LOWER RISK **HIGHER RISK**

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are unable to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from future performance at a very high level. Trading risks are magnified by leverage that allows you to trade positions larger than the amount of capital you possess whereas it maximizes payouts, but it also maximizes losses; therefore, you should consider if this risk is appropriate for you. Values may fluctuate significantly in times of high volatility or market/economic uncertainty; such swings are even more significant if your positions are leveraged and may also adversely affect your position. Trade only after you have acknowledged and accepted the risks. Also, be aware of currency risk. The realized return of a CFD contract denominated in a currency other than your account currency is affected by both the performance of the underlying asset and the exchange rate between both currencies. This risk is not considered in the indicator shown above. The client agrees and understands that, in addition to being exposed to the credit risk of the Company, they may also lose 100% of the amount invested and may have to make additional payments to the amount initially invested. The Company offers negative balance protection and the features of 'Stop-Loss' which is a pre-selected level of loss where once reached the position will automatically close and 'Take-Profit' which is a pre-selected level of profit were once reached the position will automatically close so that traders manage the outcome of their trades accordingly. The margin level may also assist traders to monitor their account's health since it shows whether everything is going well or not and suggests when a trader should close positions that are not profitable by using the formula: Margin level = Equity / Margin × 100%. Retail traders may benefit from the Investor Compensation Fund, which is not reflected in the risk indicator. Nonetheless, if the client chooses the isolated margin methodology then the loss is limited to the close-out margin allocated by the client, which may be overridden by the client by selecting the "keep position open" option.

Performance Scenarios

Warning: 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 returns. Actual returns could be lower.

The table below shows the money you could get back under different scenarios based on the below assumptions:

Underlying Asset:	CFDs on EUR/JPY - Long Position
Investment Amount:	100 000 EUR / 30 x ExRate EURUSD = 3,978.20 USD
Market Ask Price:	144.555 JPY
Buying Price (spread included):	146.455 JPY
Swap Fee:	0,96%
Holding Period:	Position closed on the next day
Leverage:	1:30
Notional Investment Amount:	100000 x 146.455 = 14 645 500 JPY = 119 346 USD

**Profit and loss accrue based on the percentage change of the underlying asset. The position is closed on the next day.*

Outcome of each scenario:

Long Performance Scenario	Closing Price	Price Change	Profit/Loss in USD
Favourable	147.920	+1%	[(147.920 - 146.455) x 100 000 - 100 000 x 146.455 x (0.0096 / 365)] / 142.998 = 1021.80 profit
Moderate	145.723	-0.5%	[(145.723 - 146.455) x 100 000 - 100 000 x 146.455 x (0.0096 / 365)] / 142.998 = -514.59 loss
Unfavourable	144.990	-1%	[(144.990 - 146.455) x 100 000 - 100 000 x 146.455 x (0.0096 / 365)] / 142.998 = -1027.26 loss
Stress	139.132	-5%	[(139.132 - 146.455) x 100 000 - 100 000 x 146.455 x (0.0096 / 365)] / 142.998 = -2007.36 loss

These scenarios illustrate how your investment could perform; they give a range of possible outcomes but are not an exact indication of what you might get back. You can compare them with other derivatives.The trading outcome depends on how the underlying will perform and the leverage applied. The figures shown include all the costs of the product itself, excluding commission and other fees which can be found in the section General Fees on the Company's website. The figures do not take into account your personal tax situation, which may also affect how much you get back. In regard to the performance of the referred product, when evaluating its past performance, this should not be construed as a reliable indication of future performance nor should forecasts be considered to be a reliable indicator of future performance.

What happens if the Company is unable to pay out?

The Company segregates all clients' funds from its own funds as required by the applicable legislation. The Company is a member of the Investor Compensation Fund ("Fund") which covers nonprofessional clients as defined in the Investor Compensation Fund policy in circumstances when the Company is either unable to return to its covered clients' funds owed to them and/or unable to return financial instruments to the covered clients which the Company holds or controls in its accounts on behalf of the clients. The maximum amount of compensation that a covered client can receive from the Fund is €20,000 (Euro Twenty Thousand).

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself for three different holding periods. They include potential early exit penalties. The figures assume you invest 100 USD for a 3,000 USD notional value for the estimated holding periods of 1 year, 2 years and 3 years. The figures are estimates and may change in the future.

Cost over Time
The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment Scenarios 100 USD for a 3,000 USD notional value	If you cash in after 1 year	If you cash in after 2 years	If you cash in after 3 years
Total Costs	3000 x 0.0096 = 28.80 USD	3000 x 0.0096 x 2 = 57.60 USD	3000 x 0.0096 x 3 = 86.40 USD
Impact on return (RIY) per year	-0,96%	-1.92%	-2.88%

Composition of Costs
The table below shows the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period and the meaning of the different cost categories.

One-off costs	Spread	Cost of a spread = Lot size × Contract size × Spread	The difference between the bid (sell) price and the ask (buy) price.
Ongoing Costs	Swap Fee	-0.96% (Long); -1.2% (Short)	Swap fees are applicable for keeping a position open overnight. The swap fee on Friday is 3 times the normal swap fee to include the weekend.

**For more information please visit the section General Fees found on our website.*

Currency conversion rates for calculating margin and payouts may also apply in some cases due to the fact that each parameter of a trade is denominated either in the base currency or quote currency. Contract size and margin are denominated in the base currency, while the payout is always calculated in the quote currency. If a trader's account currency differs from the quote currency, conversions will apply.

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

Recommended holding period: NO RECOMMENDED HOLDING PERIOD
The product has no recommended holding period. Provided that the Company is open for trading you can enter and exit positions at any time. The Company shall proceed with the settlement of all trades upon the execution and/or time of expiration of the specific trade.

How can I complain?

Complaints regarding the product can be sent via email at complaints@iqbroker.eu or by post at 82nd road, 4 Kato Polemidia, 4153, Limassol, Cyprus. Detailed information on the relevant procedure can be found on the Company's Complaints and Grievances Policy on the Company's website.

Other relevant information

Detailed information can be found in the Company's Terms & Conditions, Privacy Policy, Risk Disclosure, Conflicts of Interest Policy, Order Execution Policy and all other policies that can be found on the Company's website. You may also refer to CySEC's Policy Statement (PS-04-2019). For any additional information not found in this KID or the Company's website at www.iqbroker.eu contact us by email at support@iqbroker.eu or by post to 82nd road, 4 Kato Polemidia, 4153, Limassol, Cyprus.