Key Information Document

CFD for currency pairs

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

Product
CFDs (contracts for difference) based on the exchange rate of the currency pair (hereinafter: **Product**) are offered by OANDA TMS Brokers Spółka Akcyjna with its registered office in Warsaw, the number KRS 0000204776 (hereinafter: **OANDA TMS Brokers**) supervised by the Polish Financial Supervision Authority. The contact details are available on the website at: www.tmsbrokers.com; www.oanda.com. In order to obtain more information, please call: **+48 799399910**.
Date of last revision of this document: 31.07.2026

You are going to buy a product that is complicated and may be difficult to understand.

What is the product?

Type
A CFD (contract for difference) **for foreign currency pairs** is an financial instrument with built-in financial leverage. Allows the trader to speculate on increases or decreases in the price of the underlying, such as **currency pairs**.

The investor has a choice, can buy a financial instrument (take a "long" position), or sell a financial instrument (take a "short" position). The outcome of the investor depends on the change in the price of the underlying and the size of the position. If the Investor purchases a financial instrument and the price of the financial instrument increases, the Investor gains. If the Investor buys a financial instrument and the price of the instrument decreases, the Investor loses. In the case of selling a financial instrument with an increase in price, the Investor loses, and with a decrease in price the Investor gains

Purposes

The purpose of Product is to enable the investor to use the leverage effect in relation to the change in the value of the underlying instrument, without the need to buy or sell it on the underlying market. In order to open a position, a collateral (margin) must be placed in only a small part of the value of the financial instrument.

Example

The investor took the position of 1 lot per EUR/USD with a 3,33% margin and a market price of 1,20000, the required margin for the opening of the position is EUR 3,333 (3,33% x 100,000), assuming the financial leverage is equal to 1: 30 (3,33%). This means that each change in the market price by 1 tick size results in a change in the value of the investment by 1 USD.
For example, if a trader takes a long position (Buy) and the market gains value, a price increase of 1 tick size will generate a profit of 1 USD for the investor. However, if the market price decreases by 1 tick size, the investor will incur a loss of USD 1. Conversely, if the investor has a short position (sell), the profit is consistent with the price decrease and the loss is consistent with the increase in the price of the financial instrument. Assuming that the spread at the time of opening the position was 15 ticks sizes, the cost of the spread will be 15 * 1 USD = 15 USD. If the investor closes the position at the price of 1,20015 the result will be as follows: For long position: (1,20015 – 1,20000)*100 000 = 15 USD; For short position: (1.20000 – 1.20015)*100 000 = - 15 USD. As a result of opening and closing the position, the investor will bear the cost of the commission and, if the position is maintained, may incur additional costs in the form of negative swap points.

		CFDs
Entry costs	Commission	0
Exit costs	Commission	0
Financing costs	Swap points	-5,403/-0,9333 -5,40 USD/-0,93 USD
Other costs	Spread cost	15 * 1 USD = 15 USD or market spread
Costs of exit	Conversion cost	Any cash, realised gains and losses, adjustments, fees and charges that are denominated in a currency other than the account's base currency shall be translated into the account's base currency at the conversion rate.

Maturity date

The CFD (contact for difference) does not have a predetermined maturity date. As a result, there is no recommended holding period and the choice of holding period depends on the individual discretion of the investor concerned based on his individual trading strategy and objectives.

Individual target investor
The target investor is a person who:

- has a knowledge and experience in acquiring financial instruments with financial leverage,
- wants to invest actively, i.e. plans to maintain short-term exposures to financial instruments,
- is aware of the high investment risk,
- plans to speculate on increases or decreases in the price of the underlying instrument,
- expects large fluctuations in the price of a financial instrument,
- has sufficient financial resources which they can afford to lose,
- plans to invest only a part of its capital and may incur losses in excess of its initial investment amount,
- Understands the impact of financial leverage on the achieved result,
- accepts investing in high-risk short-term instruments,
- has other types of investments.

What are the risks and possible benefits?

General risk indicator

We classified this product as 7 out of 7, that constitutes the highest class of risk

1	2	3	4	5	6	7

Low risk High risk

The overall risk indicator gives an indication of the level of risk of the product compared to other products. It shows you how likely it is that your product will be to lose money because of market changes or because we are unable to pay you money.

This makes it possible to estimate the potential losses resulting from future product performance at a very high level. This means that potential losses due to future performance are assessed as very high and poor market conditions are likely to affect your ability to pay out money.

Be aware of the currency risk. You will receive payments in a different currency, so the final refund you get will depend on the exchange rate. This risk is not reflected in the indicator presented above. In certain circumstances, you may be required to make additional payments to cover losses. **The total loss you can incur can be much higher than the amount you invested.**

This product does not provide any protection against future market performance, so you may lose some or all of your investment. If OANDA TMS Brokers is unable to pay you the due amount, you may lose the whole investment. However, you can use the consumer protection system (see "What happens if we don't have the ability to pay you money?"). This protection is not reflected in the indicator presented above. Market conditions, e.g. lack of liquidity may cause the position to be closed at a less favorable price, which may significantly affect the result.

We may close your position if you do not maintain the minimum collateral ratio required, if you have debts to the Company, if you exceed a certain level of exposure to a given financial instrument if you breach the terms of the Framework Agreement. This process can be automatic. We may also cancel your pending orders or if it is necessary to close or settle your positions.

Scenarios for outcome

This table shows how much money you can get back in one day in different scenarios. These scenarios show what your investment could achieve. You can compare it with other product scenarios. The scenarios presented are estimates of future performance based on past evidence and the volatility of the value of the investment and do not provide an accurate indicator. Your return will vary depending on market performance and the length of time your investment is maintained. The stress scenario shows how much money you can get back in extreme market conditions and does not take into account a situation where we are not able to pay you the money. The figures include all costs incurred during the life of the investment, i.e. one day without taking into account the costs of swapping and conversion. In a stress scenario, it is assumed that the investor made investments in one day.
The scenarios for financial instruments with the highest trading volume for a long position are presented below.

	EURUSD.pro	GBPUSD.pro
Margin rate	3,33%	3,33%
Amount of investment (margin)	10 000	10 000
Nominal value of investment	300 300	300 300
Scenario	**Change in the value of the instrument**	
Profitable	-3,08%	3,88%
Moderate	-10,84%	-7,51%
Non-profitable	-18,18%	-17,64%
Stress scenario	-12,98%	-13,67%
Scenario	**Profit/loss**	
Profitable	-9 257,27	11 654,52
Moderate	-32 567,39	-22 564,47
Non-profitable	-54 583,43	-52 966,17
Stress scenario	-38 981,79	-41 048,47

The results include commission and fee expenses. The figures do not take into account your personal tax situation, which may also affect your refund rate.

What happens if we don't have the ability to pay you money?

OANDA TMS Brokers participates in the compensation system run by Krajowy Depozyt Papierów Wartościowych S.A., the compensation system will pay you the funds reduced by receivables up to the PLN equivalent of EUR 3,000 - 100% of the value of assets covered by the compensation system and 90% of the surplus over this amount, up to the PLN equivalent of EUR 22,000. Detailed information are included in the regulations of the service and on the website: www.kdpw.pl.

What are the costs?

Depending on the product, you may have to bear all or only some of the costs listed below.
One-off costs

Costs of entry	Commission	0
Costs of exit	Commission	0
Financing costs	Swap points	Negative swap points depend on the duration of the position, the longer you hold the position, the higher the costs you can incur if you open and close the position the same day without incurring the costs of negative swap points.
Other costs	Spread	The difference between the bid and offer price is called a spread. This cost is realized every time you open or close a transaction.
Costs of exit	Conversion cost	Any cash, realised gains and losses, adjustments, fees and charges that are denominated in a currency other than the account's base currency shall be translated into the account's base currency at the conversion rate.
Costs of entry	Spead markup	from 0 to max: 0.1% of the price value
Costs of exit	Spead markup	from 0 to max: 0.1% of the price value costs
Costs of entry	Additional spread markup for the low balance account (additional spead markup)	from 0 to max: 0,1% of the price value increased by additional markup indicated in the column “"Additional spread markup for a low balance account" in the Financial Instruments Specification CFDs.
Costs of exit	Additional spread markup for the low balance account (additional spead markup)	from 0 to max: 0,1% of the price value increased by additional markup indicated in the column “"Additional spread markup for a low balance account" in the Financial Instruments Specification CFDs.
Account management fees	Maintenance of a Cash Account	Min: 0PLN/0 EUR/0 USD/0 GBP/0 CZK/0 RON - Max: 400 PLN / 100 EUR / 100 USD / 80 GBP / 2250 CZK / 400 RON

Detailed information on CFDs is available here: **oanda.com/eu-en/documents**

How much time should I have my product and can I withdraw my money early?

CFDs are intended for short-term investments, in some cases only on a daily basis and are not suitable for long-term investments.
There is no recommended retention period for the financial instruments indicated, no cancellation period and therefore no cancellation fee. You may trade these financial instruments at any time during trading hours.

How can I make a complaint?

If you wish to make a complaint, please contact Customer Service on **+356 20345018** by sending a message via the complaint form available at **www.tmsbrokers.com**; **www.oanda.com**. in the "Contact" tab, in writing to the postal address of OANDA TMS Brokers S.A. Rondo Daszyńskiego 1, 00-843 Warszawa, personally in OANDA TMS Brokers S.A., Rondo Daszyńskiego 1, 00-843 Warszawa in writting or oraly to the protocol; If you feel that your complaint has been unsatisfactorily handled, you have the right to appeal. If you do not change your decision as a result of your appeal, you may refer your complaint to the Financial Ombudsman. More information available at **oanda.com/eu-en/documents** in “The Information Sheet about OANDA TMS Brokers”.

Other important information

If there is a delay between placing the order and its execution, the order may not be executed at the price you expected. Before starting trading, make sure that the quality of the data transfer is sufficient. The section **oanda.com/eu-en/documents** of our website contains important information about your account. You should make sure that you are aware of all the terms and conditions that apply to your account.

Key Information Document

CFDs on spot exchange rates for noble metals

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

Product
CFDs (contracts for difference) on spot exchange rates for noble metals (hereinafter: **Product**) are offered by OANDA TMS Brokers spółka akcyjna with its registered office in Warsaw, the number KRS 0000204776 (hereinafter: **OANDA TMS Brokers**) supervised by the Polish Financial Supervision Authority. The contact details are available on the website at: www.tmsbrokers.com; www.oanda.com. In order to obtain more information, please call: **+48 799399910**.
Date of last revision of this document: 31.07.2026

You are going to buy a product that is complicated and may be difficult to understand.

What is the product?

Type
The **CFD contract** is an financial instrument with an embedded financial leverage. It allows the trader to speculate on increases or decreases in the price of the underlying, such as preciouses metals. The investor has a choice, can buy a CFD (take a "long" position), or sell a CFD (take a "short" position). The outcome depends on the change in the price of the underlying and the size of the position.

If the Investor purchases a financial instrument and the price of the financial instrument increases, the Investor gains. If the Investor buys a financial instrument and the price of the instrument decreases, the Investor loses. In the case of selling a financial instrument with an increase in price, the Investor loses, and with a decrease in price the Investor gains.

Purposes
The purpose of Product is to enable an investor to enter into transactions with the possibility of using the financial leverage effect in relation to the change in the value of the underlying instrument, without the need to buy or sell it on the underlying market. CFDs require the lodging of collateral (margin deposit) only in a small part of the contract value.

Example
The investor took the position of 1 lot on SILVER.pro with a margin of 10% and a market price of PLN 15.70 per lot. This means that each 1-point change in the market price results in a 5 USD change in the value of the investment.
For example, if a trader takes a long position (Buy) and the market gains value, a price increase of 1 point will generate a profit of 5 USD for the trader. However, if the market price decreases by 1 tick size, the investor will incur a loss of USD 5. Conversely, if the investor has a short position (sell), the profit is consistent with the price decrease and the loss is consistent with the increase in the price of the financial instrument.
Value of 1 lot = price of 1 troy ounce of silver* 5000 USD
Assuming that the spread at the time of opening the position was 0.05 p, the cost of the spread will be 0.05 * 5000 USD = 250 USD.
If the investor closes the position at the price of 15,76 the result will be as follows:
For long position: (26,76 –26,70)*5000 = - 300 USD.
For short position: (26,70 – 26,76)*5000 = - 300 USD.
As a result of opening and closing the position, the investor will bear the cost of the commission and, if the position is maintained, may incur additional costs in the form of negative swap points.

Cost of opening	0
Cost of closing	0
Spread cost	USD 250
Conversion cost	Any cash, realised gains and losses, adjustments, fees and charges that are denominated in a currency other than the account's base currency shall be translated into the account's base currency at the conversion rate.

Maturity date
The CFD does not have a predetermined maturity date. As a result, there is no recommended holding period and the choice of holding period depends on the individual discretion of the investor concerned based on his individual trading strategy and objectives.

Individual target investor
The target investor is a person who:
- has a knowledge and experience in acquiring financial instruments with financial leverage,
- wants to invest actively, i.e. plans to maintain short-term exposures to financial instruments,
- is aware of the high investment risk,
- plans to speculate on increases or decreases in the price of the underlying instrument,
- expects large fluctuations in the price of a financial instrument,
- has sufficient financial resources which they can afford to lose,
- plans to invest only a part of its capital and may incur losses in excess of its initial investment amount,
- Understands the impact of financial leverage on the achieved result,
- accepts investing in high-risk short-term instruments,
- has other types of investments.

What are the risks and possible benefits?

General risk indicator

We classified this product as 7 out of 7, that constitutes the highest class of risk

1	2	3	4	5	6	7

Low risk High risk

The overall risk indicator gives an indication of the level of risk of the product compared to other products. It shows you how likely it is that your product will be to lose money because of market changes or because we are unable to pay you money.

This makes it possible to estimate the potential losses resulting from future product performance at a very high level. This means that potential losses due to future performance are assessed as very high and poor market conditions are likely to affect your ability to pay out money.

Be aware of the currency risk. You will receive payments in a different currency, so the final refund you get will depend on the exchange rate. This risk is not reflected in the indicator presented above. In certain circumstances, you may be required to make additional payments to cover losses.

The total loss you can incur can be much higher than the amount you invested.

This product does not provide any protection against future market performance, so you may lose some or all of your investment. If OANDA TMS Brokers is unable to pay you the due amount, you may lose the whole investment. However, you can use the consumer protection system (see “What happens if we don't have the ability to pay you money?"). This protection is not reflected in the indicator presented above. Market conditions, e.g. lack of liquidity may cause the position to be closed at a less favourable price, which may significantly affect the result.

We may close your position if you do not maintain the minimum collateral ratio required, if you have debts to the Company, if you exceed a certain level of exposure to a given financial instrument, if you exceed the maximum term of an open position or an unsettled opposing position, or if you breach the terms of the Framework Agreement. This process can be automatic. We may also cancel your pending orders if you exceed the maximum maintenance period or if it is necessary to close or settle your positions.

Scenarios for outcome

This table shows how much money you can get back in one day in different scenarios. These scenarios show what your investment could achieve. You can compare it with other product scenarios. The scenarios presented are estimates of future performance based on past evidence and the volatility of the value of the investment and do not provide an accurate indicator. Your return will vary depending on market performance and the length of time your investment is maintained. The stress scenario shows how much money you can get back in extreme market conditions and does not take into account a situation where we are not able to pay you the money. The figures provided do not include the costs of swaps and conversions. In a stress scenario, it is assumed that the investor made investments in one day.

Margin rate	SILVER.std	SILVER.pro
Amount of investment (margin)	10,00%	10,00%
Nominal value of investment	10 000	10 000
Scenario	100 000	100 000
Profitable	Change in the value of the instrument	
Moderate	11,01%	14,38%
Non-profitable	-10,49%	-11,43%
Stress scenario	-28,03%	-31,07%
Scenario	-97,17%	-95,57%
Profitable	Profit/loss	
Moderate	11 012,23	14 378,72
Non-profitable	-10 487,96	-11 426,00
Stress scenario	-28 031,62	-31 070,44
Margin rate	-97 170,04	-95 567,47

The results include commission and fee expenses.

The figures do not take into account your personal tax situation, which may also affect your refund rate.

What happens if we don't have the ability to pay you money?

OANDA TMS Brokers participates in the compensation system run by Krajowy Depozyt Papierów Wartościowych S.A., the compensation system will pay you the funds reduced by receivables up to the PLN equivalent of EUR 3,000 - 100% of the value of assets covered by the compensation system and 90% of the surplus over this amount, up to the PLN equivalent of EUR 22,000. Detailed information are included in the regulations of the service and on the website: www.kdpw.pl.

What are the costs?

Depending on the product, you may have to bear all or only some of the costs listed below.

Costs of entry and exit	Commission	Cost of commission resulting from opening and closing a position in total: max: 0.008% of the nominal value of the transaction
Financing costs	Swap points (CFDs)	Negative swap points depend on the duration of the position, the longer you hold the position, the higher the costs you can incur if you open and close the position the same day without incurring the costs of negative swap points.
Financing costs	Swap points (TMS Direct)	Swap points are determined by the time the position is maintained and are expressed at the instrument price. On each business day, the opening price of a position is adjusted by the value of swap points, which deteriorate the opening price of the position. It does not apply to Forward
Other costs	Spread	The difference between the bid and offer price is called a spread. This cost is realized every time you open or close a transaction.
Account management fees	Maintenance of a Cash Account	Min: 0PLN/0 EUR/0 USD/0 GBP/0 CZK/0 RON – Max: 400 PLN / 100 EUR / 100 USD / 80 GBP / 2250 CZK / 400 RON
Costs of exit	Conversion cost	Any cash, realised gains and losses, adjustments, fees and charges that are denominated in a currency other than the account's base currency shall be translated into the account's base currency at the conversion rate.
Costs of entry and exit	Spead markup	from 0 to max: 1,6% of the price value
Costs of entry and exit	Additional spread markup for the low balance account (additional spead markup)	from 0 to max: 1,6% of the price value increased by additional markup indicated in the column "Additional spread markup for a low balance account" in the Financial Instruments Specification CFDs.

Detailed information on CFDs is available here: oanda.com/eu-en/documents

How much time should I have my product and can I withdraw my money early?

CFDs are intended for short-term investments, in some cases only on a daily basis and are not suitable for long-term investments.

There is no recommended retention period for the financial instruments indicated, no cancellation period and therefore no cancellation fee. You may trade these financial instruments at any time during trading hours.

How can I make a complaint?

If you wish to make a complaint, please contact Customer Service on **+356 20345018** by sending a message via the complaint form available at www.tmsbrokers.com; www.oanda.com. in the "Contact" tab, in writing to the postal address of OANDA TMS Brokers S.A. Rondo Daszyńskiego 1, 00-843 Warszawa, personally in OANDA TMS Brokers S.A., Rondo Daszyńskiego 1, 00-843 Warszawa in writting or oraly to the protocol; If you feel that your complaint has been unsatisfactorily handled, you have the right to appeal. If you do not change your decision as a result of your appeal, you may refer your complaint to the Financial Ombudsman. More information available at oanda.com/eu-en/documents in "The Information Sheet about OANDA TMS Brokers".

Other important information

If there is a delay between placing the order and its execution, the order may not be executed at the price you expected. Before starting trading, make sure that the quality of the data transfer is sufficient. The section oanda.com/eu-en/documents of our website contains important information about your account. You should make sure that you are aware of all the terms and conditions that apply to your account.

Key Information Document

CFDs on shares, CFDs on ETFs, CFDs on ETNs, CFDs on indices and ADR depositary receipts

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

Product
CFDs (contracts for difference) on stocks, ETFs, ETNs, indices and ADRs (hereinafter: **Product**) are offered by OANDA TMS Brokers spółka akcyjna with its registered office in Warsaw, the number KRS 0000204776 (hereinafter: **OANDA TMS Brokers**) supervised by the Polish Financial Supervision Authority. The contact details are available on the website at: www.tmsbrokers.com; www.oanda.com. In order to obtain more information, please call: **+48 799399910**.
Date of last revision of this document: 31.07.2026

You are going to buy a product that is complicated and may be difficult to understand.

What is the product?

Type
The CFD Contract is an financial instrument with an embedded financial leverage. It allows the trader to speculate on increases or decreases in the price of the underlying, such as shares, ETFs, ETNs, indices and ADR depositary receipts.

The investor has a choice, can buy a financial instrument (take a "long" position), or sell a financial instrument (take a "short" position). The outcome of the investor depends on the change in the price of the underlying and the size of the position. If the Investor purchases a financial instrument and the price of the financial instrument increases, the Investor gains. If the Investor buys a financial instrument and the price of the instrument decreases, the Investor loses. In the case of selling a financial instrument with an increase in price, the Investor loses, and with a decrease in price the Investor gains.

For CFDs on shares, the underlying instrument is a security representing a stake in the share capital of a joint-stock company. For CFDs on ETFs, the underlying instrument consists of participation units in an open-ended investment fund listed on a stock exchange. For CFDs on ETNs (Exchange Traded Notes), the underlying instrument is an unsecured debt note listed on a stock exchange and issued by a financial institution. For CFDs on ADRs (American Depositary Receipts), the underlying instrument is a depositary receipt representing a specific number of shares of a foreign company. In turn, for CFDs on indices, the underlying instrument is a stock market index, constituting a basket of shares representing a specific market or sector.

Purposes

The purpose of Product is to enable the investor to use the leverage effect in relation to the change in the value of the underlying instrument, without the need to buy or sell it on the underlying market. In order to open a position, a collateral (margin) must be placed in only a small part of the value of the financial instrument.

Example

The investor bought and sold 1 PGNIG lot with the price of ASK/BID 5.87 / 5.93 (assumed spread 0.01).
Nominal value of 1 lot = Price * 100 PLN
Result: (5.93 - 5.87)*100 = 6 PLN (including the cost of the spread)
Opening fee: 1*100*0.29%*5.87 = PLN 1.70 - in this case a minimum fee of PLN 20 will be charged
Closing fee: 1*100*0.29%*5.93 = PLN 1.72 - in this case a minimum fee of PLN 20 will be charged
As a result of opening and closing the position, you will have to bear the costs:

Service	CFDs*
Cost of opening	25 PLN
Cost of closing	25 PLN
Spread cost	PLN 1
Swap cost	Long position (pips): -0.0686 / Short position (pips) 0.0000 Long position: PLN 0.7/ Short position PLN 0

*Please check Financial Instruments Specification to find the list of available CFDs for stocks available for particular trading platform.

Maturity date

The indicated financial instrument does not have a predetermined maturity date. As a result, there is no recommended holding period and the choice of holding period depends on the individual discretion of the investor concerned based on his individual trading strategy and objectives.

Individual target investor
The target investor is a person who:

- has a knowledge and experience in acquiring financial instruments with financial leverage,
- wants to invest actively, i.e. plans to maintain short-term exposures to financial instruments,
- is aware of the high investment risk,
- plans to speculate on increases or decreases in the price of the underlying instrument,
- expects large fluctuations in the price of a financial instrument,
- has sufficient financial resources which they can afford to lose,
- plans to invest only a part of its capital and may incur losses in excess of its initial investment amount,
- Understands the impact of financial leverage on the achieved result,
- accepts investing in high-risk short-term instruments,
- has other types of investments.

What are the risks and possible benefits?

General risk indicator

We classified this product as 7 out of 7, that constitutes the highest class of risk

1	2	3	4	5	6	7

Low risk High risk

The overall risk indicator gives an indication of the level of risk of the product compared to other products. It shows you how likely it is that your product will be to lose money because of market changes or because we are unable to pay you money.

This makes it possible to estimate the potential losses resulting from future product performance at a very high level. This means that potential losses due to future performance are assessed as very high and poor market conditions are likely to affect your ability to pay out money.

Be aware of the currency risk. You will receive payments in a different currency, so the final refund you get will depend on the exchange rate. This risk is not reflected in the indicator presented above. In certain circumstances, you may be required to make additional payments to cover losses.

Be aware of issuer credit risk (specific to ETNs and ADRs). In the case of these instruments, the investor is exposed to the insolvency risk of the entity issuing the underlying instrument. The bankruptcy of an ETN issuer may lead to a total loss of capital, even if the underlying index rises.

The total loss you can incur can be much higher than the amount you invested.

This product does not provide any protection against future market performance, so you may lose some or all of your investment. If OANDA TMS Brokers is unable to pay you the due amount, you may lose the whole investment. However, you can use the consumer protection system (see "What happens if we don't have the ability to pay you money?"). This protection is not reflected in the indicator presented above. Market conditions, e.g. lack of liquidity may cause the position to be closed at a less favourable price, which may significantly affect the result.
We may close your position if you do not maintain the minimum collateral ratio required, if you have debts to the Company, if you exceed a certain level of exposure to a given financial instrument, if you exceed the maximum term of an open position or an unsettled opposing position, or if you breach the terms of the Framework Agreement. This process can be automatic. We may also cancel your pending orders if you exceed the maximum maintenance period or if it is necessary to close or settle your positions.

Scenarios for outcome

This table shows how much money you can get back in one day in different scenarios. These scenarios show what your investment could achieve. You can compare it with other product scenarios. The scenarios presented are estimates of future performance based on past evidence and the volatility of the value of the investment and do not provide an accurate indicator. Your return will vary depending on market performance and the length of time your investment is maintained. The stress scenario shows how much money you can get back in extreme market conditions and does not take into account a situation where we are not able to pay you the money. The figures provided do not include the costs of swaps, rolling and conversions. In a stress scenario, it is assumed that the investor made investments in one day.
The scenarios for financial instruments with the highest trading volume are presented below.

	PGNIG	VXX.ETF	PKOBP
Margin rate	20,00%	20,00%	20,00%
Amount of investment (margin)	10 000 EUR	10 000 EUR	10 000 EUR
Nominal value of investment	50 000 EUR	50 000 EUR	50 000 EUR
Scenario	Change in the value of the instrument		
Profitable	103,79%	6,16%	113,28%
Moderate	8,61%	-79,91%	18,35%
Non-profitable	-40,67%	-94,52%	-33,53%
Stress scenario	-77,71%	-95,47%	-93,10%
Scenario	Profit/loss		
Profitable	51 895,81	3 082,14	56 640,07
Moderate	4 306,57	-39 957,33	9 177,23
Non-profitable	-20 335,44	-47 258,46	-16 765,44
Stress scenario	-38 853,08	-47 736,88	-46 547,68

The results include commission and fee expenses. The figures do not take into account your personal tax situation, which may also affect your refund rate.

What happens if we don't have the ability to pay you money?

OANDA TMS Brokers participates in the compensation system run by Krajowy Depozyt Papierów Wartościowych S.A., the compensation system will pay you the funds reduced by receivables up to the PLN equivalent of EUR 3,000 - 100% of the value of assets covered by the compensation system and 90% of the surplus over this amount, up to the PLN equivalent of EUR 22,000. Detailed information are included in the regulations of the service and on the website: www.kdpw.pl.

What are the costs?
Depending on the product, you may have to bear all or only some of the costs listed below.

Category of costs	Type of costs	Description	CFDs
Entry costs	Commission	Cost of commission resulting from opening and closing a position in total:	Shares, ADR: 0.06%/0.08%* ; 0.25%** ETFs, ETNs: 0.06%
Exit costs	Commission	Cost of commission resulting from closing a position in total:	Shares, ADR: 0.06%/0.08%* ; 0.25%** ETFs, ETNs: 0.06%
Other costs	Spread	The difference between the bid and offer price is called a spread. This cost is realized every time you open or close a transaction.	
Financing costs	Swap points	(calculation of the swap points) maximum: 5% (500 bp) Detailed calculations and examples can be found in the Swap Points Table.	
Financing costs	Swap points	Negative swap points depend on the duration of the position. The longer you hold the position, the higher the costs you can incur if you open and close the position the same day without incurring the costs of negative swap points.	
Costs of exit	Conversion cost	Any cash, realised gains and losses, adjustments, fees and charges that are denominated in a currency other than the account's base currency shall be translated into the account's base currency at the conversion rate.	
Other costs	Corporate actions cost	Cost resulting from negative cash flows resulting from corporate actions (e.g. dividend payment). max: 30%	
Account management fees	Maintenance of a Cash Account	Min: 0PLN/0 EUR/0 USD/0 GBP/0 CZK/0 RON – Max: 400 PLN / 100 EUR / 100 USD / 80 GBP / 2250 CZK / 400 RON	
Costs of entry and exit	Spead markup	from 0 to max: 1,6% of the price value (CFDs)	
Costs of entry and exit	Additional spread markup for the low balance account	from 0 to max: 1.6% of the price value increased by additional markup indicated in the column “"Additional spread markup for a low balance account" in the Financial Instruments Specification CFDs.	

Shares (DE, ES, UK, US, FR), ADR depositary receipts: 0.06%; Shares (NL, BE, FI, PT, DK, SE): 0.08%*; Polish shares: 0.25%**;
Detailed information on CFDs is available here: oanda.com/eu-en/documents;

How much time should I have my product and can I withdraw my money early?

The indicated financial instruments are intended for short-term investments, in some cases only on a daily basis and are not suitable for long-term investments. There is no recommended retention period for the financial instruments indicated, no cancellation period and therefore no cancellation fee. You may trade these financial instruments at any time during trading hours.

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Other important information

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Key Information Document

CFDs for Futures Contracts

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

Product
CFD for Futures Contracts (hereinafter: **Product**) are offered by OANDA TMS Brokers spółka akcyjna with its registered office in Warsaw, the number KRS 0000204776 (hereinafter: **OANDA TMS Brokers**) supervised by the Polish Financial Supervision Authority. The contact details are available on the website at: www.tmsbrokers.com; www.oanda.com. In order to obtain more information, please call: **+48 799399910**. Date of last revision of this document: 31.07.2026

You are going to buy a product that is complicated and may be difficult to understand.

What is the product?

Type

The CFD Contract is an financial instrument with an embedded financial leverage. It allows the trader to speculate on increases or decreases in the price of the underlying, such as **futures contracts.**

The investor has a choice, can buy a financial instrument (take a "long" position), or sell a financial instrument (take a "short" position). The outcome of the investor depends on the change in the price of the underlying and the size of the position.

If the Investor purchases a financial instrument and the price of the financial instrument increases, the Investor gains. If the Investor buys a financial instrument and the price of the instrument decreases, the Investor loses. In the case of selling a financial instrument with an increase in price, the Investor loses, and with a decrease in price the Investor gains

Purposes

The purpose of Product is to enable the investor to use the leverage effect in relation to the change in the value of the underlying instrument, without the need to buy or sell it on the underlying market. In order to open a position, a collateral (margin) must be placed in only a small part of the value of the financial instrument.

Example

The investor bought 1 DE30.pro lot at an ASK price of 13,158.6 and then sold it at a BID price of 13 157.1 assuming that the spread on the market was 0.5 pips at the time of opening and closing the position.
Gross outcome of the transaction DE30.pro: (13157.1 - 13157.6) * 25 = - 37,5 EUR. The net result is the same as the gross result as there is no commission charged.

As a result of opening and closing the position, you will have to bear the costs:

Service	DE30.pro
Cost of opening	0
Cost of closing	0
Spread cost	0.5*25= 12,5 EUR

Maturity date

The indicated financial instrument does not have a predetermined maturity date. As a result, there is no recommended holding period and the choice of holding period depends on the individual discretion of the investor concerned based on his individual trading strategy and objectives.

Individual target investor

The target investor is a person who:

- has a knowledge and experience in acquiring financial instruments with financial leverage,
- wants to invest actively, i.e. plans to maintain short-term exposures to financial instruments,
- is aware of the high investment risk,
- plans to speculate on increases or decreases in the price of the underlying instrument,
- expects large fluctuations in the price of a financial instrument,
- has sufficient financial resources which they can afford to lose,
- plans to invest only a part of its capital and may incur losses in excess of its initial investment amount,
- Understands the impact of financial leverage on the achieved result,
- accepts investing in high-risk short-term instruments,
- has other types of investments.

What are the risks and possible benefits?

General risk indicator

We classified this product as 7 out of 7, that constitutes the highest class of risk

1	2	3	4	5	6	7

Low risk High risk

The overall risk indicator gives an indication of the level of risk of the product compared to other products. It shows you how likely it is that your product will be to lose money because of market changes or because we are unable to pay you money.

This makes it possible to estimate the potential losses resulting from future product performance at a very high level. This means that potential losses due to future performance are assessed as very high and poor market conditions are likely to affect your ability to pay out money.

Be aware of the currency risk. You will receive payments in a different currency, so the final refund you get will depend on the exchange rate. This risk is not reflected in the indicator presented above. In certain circumstances, you may be required to make additional payments to cover losses.

The total loss you can incur can be much higher than the amount you invested.

This product does not provide any protection against future market performance, so you may lose some or all of your investment. If OANDA TMS Brokers is unable to pay you the due amount, you may lose the whole investment. However, you can use the consumer protection system (see What happens if we don't have the ability to pay you money?"”). This protection is not reflected in the indicator presented above. Market conditions, e.g. lack of liquidity may cause the position to be closed at a less favourable price, which may significantly affect the result.
We may close your position if you do not maintain the minimum collateral ratio required, if you have debts to the Company, if you exceed a certain level of exposure to a given financial instrument, if you exceed the maximum term of an open position or an unsettled opposing position, or if you breach the terms of the Framework Agreement. This process can be automatic. We may also cancel your pending orders if you exceed the maximum maintenance period or if it is necessary to close or settle your positions.

Scenarios for outcome

This table shows how much money you can get back in one day in different scenarios. These scenarios show what your investment could achieve. You can compare it with other product scenarios. The scenarios presented are estimates of future performance based on past evidence and the volatility of the value of the investment and do not provide an accurate indicator. Your return will vary depending on market performance and the length of time your investment is maintained. The stress scenario shows how much money you can get back in extreme market conditions and does not take into account a situation where we are not able to pay you the money. The figures does not include all costs incurred during the life of the investment, i.e. one day without taking into account the costs of commission, swapping, rolling and conversion. In a stress scenario, it is assumed that the investor made investments in one day.
The scenarios for financial instruments with the highest trading volume are presented below.

	DE30.pro	US500.pro	PL20.pro	US100.pro	OILWTI.pro
Margin rate	5,00%	5,00%	10,00%	5,00%	10,00%
Amount of investment (margin)	10 000	10 000	10 000	10 000	10 000
Nominal value of investment	200000	200000	100000	200000	100000
Scenario	**Change in the value of the instrument**				
Profitable	5,76%	14,29%	-92,37%	5,21%	-2,17%
Moderate	-13,58%	-7,08%	-113,74%	-20,80%	-35,24%
Non-profitable	-29,43%	-24,76%	-131,42%	-40,92%	-57,95%
Stress scenario	-59,52%	-74,88%	-181,54%	-72,54%	-83,41%
Scenario	**Profit/loss**				
Profitable	11 514,17	28 581,92	-92 369,04	10 427,92	-2 170,86
Moderate	-27 159,11	-14 165,02	-113 742,51	-41 605,63	-35 238,96
Non-profitable	-58 861,96	-49 516,13	-131 418,07	-81 831,77	-57 949,99
Stress scenario	-119 032,30	-149 751,53	-181 535,77	-145 073,15	-83 412,29

The figures do not take into account your personal tax situation, which may also affect your refund rate.

A result of less than 1 means a loss on a long position. The results include commission and fee expenses.

What happens if we don't have the ability to pay you money?
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What are the costs?
Depending on the product, you may have to bear all or only some of the costs listed below.

	Category of costs	Description of cost	CFDs
Entry costs	Commission	Cost of commission resulting from opening and closing a position in total:	0%
Exit costs	Commission	Cost of commission resulting from closing a position in total:	0%
Financing costs	Rollover costs	Cost of changing a given series of futures contracts	The value of swap points accrued during rollover of a CFD contract based on a futures contract shall be subject to adjustment by the spread amount (maximum) or by a smaller value than that resulting from the spread on the given instrument.
Other costs	Spread	The difference between the bid and offer price is called a spread. This cost is realized every time you open or close a transaction.	
Account management fees	Maintenance of a Cash Account	Min: 0PLN/0 EUR/0 USD/0 GBP/0 CZK/0 RON – Max: 400 PLN / 100 EUR / 100 USD / 80 GBP / 2250 CZK / 400 RON	
Costs of exit	Conversion cost	Any cash, realised gains and losses, adjustments, fees and charges that are denominated in a currency other than the account's base currency shall be translated into the account's base currency at the conversion rate.	
Costs of entry and exit	Spead markup	from 0 to max: 1,6% of the price value	
Costs of entry and exit	Additional spread markup for the low balance account (additional spead markup)	from 0 to max: 1,6% of the price value increased by additional markup indicated in the column “"Additional spread markup for a low balance account" in the Financial Instruments Specification CFDs.	

*) nominal of transaction
Detailed information on CFDs is available here: oanda.com/eu-en/documents

How much time should I have my product and can I withdraw my money early?

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Key Information Document

CFD for crypto-currency

Purpose:

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Product

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You are going to buy a product that is complicated and may be difficult to understand.

What is the product?

Type

The Contract for Difference (CFD) is an instrument with an embedded financial leverage. It allows the trader to speculate on increases or decreases in the price of the underlying, such as **crypto-currency.** The investor has a choice, can buy a CFD (take a "long" position), or sell a CFD (take a "short" position). The outcome depends on the change in the price of the underlying and the size of the position.

If the Investor buys a CFD and the price of the underlying increases, the value of the CFD will also increase. If the Investor buys a CFD and the price of the underlying decreases, the value of the CFD will also decrease. If a CFD contract is sold , the value of the CFD decreases with the increase in price and the value of the CFD increases with the decrease in price The other party to the transaction concluded by the Client on CFD contacts is OANDA TMS Brokers.

Purposes

The purpose of Product is to enable an investor to enter into transactions with the possibility of using the financial leverage effect in relation to the change in the value of the underlying instrument, without the need to buy or sell it on the underlying market. CFDs require the lodging of collateral (margin deposit) only in a small part of the contract value.

Example

The investor bought and sold 1 lot of the BTCUSD instrument. Ask purchase price: 46305 BID sell price: 46000 (assumed spreas 10 at the moment of purchase)
Nominal value of 1 lot = Price of 1 BTCUSD * 1 USD
(46000 - 46305) *1 = 305 USD

As a result of opening and closing the position, you will have to bear the costs:

Service	CFDs
Cost of opening	0
Cost of closing	0
Spread cost	0
Swap cost	Long (pipsy): -3125,01/ Short (pipsy) -3093,8091 Long: - 31,25 USD / Short: -30,94 USD

Maturity date

The CFD does not have a predetermined maturity date. As a result, there is no recommended holding period and the choice of holding period depends on the individual discretion of the investor concerned based on his individual trading strategy and objectives.

Individual target investor

The target investor is a person who:

- has a knowledge and experience in acquiring financial instruments with financial leverage,
- wants to invest actively, i.e. plans to maintain short-term exposures to financial instruments,
- is aware of the high investment risk,
- plans to speculate on increases or decreases in the price of the underlying instrument,
- expects large fluctuations in the price of a financial instrument,
- has sufficient financial resources which they can afford to lose,
- plans to invest only a part of its capital and may incur losses in excess of its initial investment amount,
- Understands the impact of financial leverage on the achieved result,
- accepts investing in high-risk short-term instruments,
- has other types of investments.

What are the risks and possible benefits?

General risk indicator

We classified this product as 7 out of 7, that constitutes the highest class of risk

1	2	3	4	5	6	7

Low risk High risk

The overall risk indicator gives an indication of the level of risk of the product compared to other products. It shows you how likely it is that your product will be to lose money because of market changes or because we are unable to pay you money.

This makes it possible to estimate the potential losses resulting from future product performance at a very high level. This means that potential losses due to future performance are assessed as very high and poor market conditions are likely to affect your ability to pay out money.

Be aware of the currency risk. You will receive payments in a different currency, so the final refund you get will depend on the exchange rate. This risk is not reflected in the indicator presented above. In certain circumstances, you may be required to make additional payments to cover losses. **The total loss you can incur can be much higher than the amount you invested.**

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Scenarios for outcome

This table shows how much money you can get back in one day in different scenarios. These scenarios show what your investment could achieve. You can compare it with other product scenarios. The scenarios presented are estimates of future performance based on past evidence and the volatility of the value of the investment and do not provide an accurate indicator. Your return will vary depending on market performance and the length of time your investment is maintained. The stress scenario shows how much money you can get back in extreme market conditions and does not take into account a situation where we are not able to pay you the money. The figures include all costs incurred during the life of the investment, i.e. one day without taking into account the costs of swapping and conversion. In a stress scenario, it is assumed that the investor made investments in one day.

	BITCOIN
Margin rate	50,00%
Amount of investment (margin)	10000
Nominal value of investment	20000
Scenario	Change in the value of the instrument
Profitable	12,14%
Moderate	-72,78%
Non-profitable	-93,83%
Stress scenario	98,30%
Scenario	Profit/loss
Profitable	2 428,25
Moderate	-14 555,59
Non-profitable	-18 766,22
Stress scenario	19 660,00

The results include commission and fee expenses. The figures do not take into account your personal tax situation, which may also affect your refund rate.

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What are the costs?

Depending on the product, you may have to bear all or only some of the costs listed below.

Entry and exit costs	Commission	Cost of commission resulting from opening and closing a position in total:	0
Other costs	Spread	The difference between the bid and offer price is called a spread. This cost is realized every time you open or close a transaction.	
Financing costs	Swap points	Negative swap points depend on the duration of the position, the longer you hold the position, the higher the costs you can incur if you open and close the position the same day without incurring the costs of negative swap points.	
Financing costs	Swap points	Interest rate markup (calculation of the swap points) maximum: 30% (3000 bp) Detailed calculations and examples can be found in the Swap Points Table	
Account management fees	Maintenance of a Cash Account	Min: 0PLN/0 EUR/0 USD/0 GBP/0 CZK/0 RON – Max: 400 PLN / 100 EUR / 100 USD / 80 GBP / 2250 CZK / 400 RON	
Costs of exit	Conversion cost	Any cash, realised gains and losses, adjustments, fees and charges that are denominated in a currency other than the account's base currency shall be translated into the account's base currency at the conversion rate.	
Costs of entry and exit	Spead markup	from 0 to max: 20% of the price value	
Costs of entry and exit	Additional spread markup for the low balance account (additional spead markup)	from 0 to max: 20% of the price value increased by additional markup indicated in the column “"Additional spread markup for a low balance account" in the Financial Instruments Specification CFDs.	

Detailed information on CFDs is available here: oanda.com/eu-en/documents

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