

RISK WARNING NOTICE

This Risk Warning Notice is provided by Plum Money CY Limited ('Plum') in the best interest of its clients and any prospective clients and is intended to disclose in general terms the nature of the risks associated with investment products, in which you may invest, through Plum services provided to you. It does not intend to be an exhaustive list and cannot explain all of the risks nor how such risks relate to your personal circumstances. We may provide further risk information during the course of our services to you, as appropriate.

Prior to engaging in any investment products offered by Plum you should consider whether you have understood the risks detailed in this Notice. If you have any questions or are in any doubt about the content of this Notice, you should seek independent professional advice. Plum does not provide such advice.

Plum offers a non-advised (execution-only) order transmission service in stocks, money market funds and exchange-traded funds¹ and therefore Plum does not provide you with any advice and/or recommendations regarding the appropriateness of any particular instrument.

It is important that you consider whether investing is suitable for you in light of your personal circumstances and financial resources and that you monitor your investment carefully. You should not invest money that you cannot afford to lose.

Investment products involve risk to your capital and investments can go down as well as up. Regardless of any information which may be offered by Plum, the value of any investment may fluctuate downwards or upwards and it is probable that the investment may become of no value. However, you cannot lose more than the equity in your account. Information provided by Plum of the past performance does not constitute a safe forecast or reliable indicator of future performance.

Below are some specific risks and considerations (not exhaustive) for investors in relation to investment products:

This list is not intended to be fully inclusive of all relevant risks; we would strongly encourage you to ensure that you have read all relevant literature, and that you are comfortable that you understand all of the associated risks relating to an investment, before you decide whether or not to purchase it. Should you be in any doubt as to the risks involved, or to the suitability of a particular investment, you should seek professional financial advice. Plum does not provide such advice.

¹ Please be aware that certain investment products may not be available / offered in your region.

Self-Directed Investment (Execution-Only Services)

Self-directed investment, where investors make their own investment decisions and transactions are made on an execution-only basis, is not for everybody. Investors who choose to invest in this manner should regularly review their portfolio, or seek professional advice, to ensure that the underlying assets remain in line with their investment objectives. This can be particularly important for those investing towards a defined time horizon.

Market Risk, Share Price Risk and Volatility

The price or value of instruments are influenced by a broad array of factors and can change rapidly and unexpectedly. The market price of instruments goes up and down depending on market supply and demand, investor perception and the prices of any underlying or allied investments or, indeed, political and economic factors. These can be totally unpredictable.

We aim to provide you the best execution available but it is possible that the market price could have changed between order placement and execution time, and, therefore, we cannot guarantee that the price requested will be the same as the price at which the order is executed, therefore, the price you finally receive can be in your favour or against you.

Trading in fractional shares carries additional risks as fractional shares cannot be traded on regulated markets (such as public exchanges) and as such may be subject to greater liquidity risk than full shares. In addition, fractional shares cannot be transferred to another broker (save in the event of the Third Party Broker's insolvency) and must be sold via the Third Party Broker.

There is a risk that there could be volatility or problems in the sector that the company you invested is in. If the company only traded infrequently, there may also be liquidity risk, whereby shares could become difficult to acquire or dispose of.

If the instrument price falls in a particular company, the company may find it difficult to raise further capital to finance its business, and the company's performance may deteriorate vis à vis its competitors, leading to further reductions in the share price. Ultimately the company may become vulnerable to a takeover or may fail.

There is no guaranteed return on an investment in shares, and in a liquidation of the company, ordinary shareholders are amongst the last with a right to repayment of capital and any surplus funds of the company, which could lead to a loss of a substantial proportion, or all of the original investment.

The fluctuations in the financial markets and individual stocks are outside of Plum's, or its third party broker's, control. Any such changes will affect the value of shares and other types of equity

instruments and your related profits and losses of your holdings may change rapidly and unexpectedly. You have the sole responsibility of monitoring the value of the Positions you hold and you should ensure that you can access the Revolut App on an ongoing basis so as to do this.

Currency Risk

When an instrument is traded on foreign markets in a currency other than the currency of your account (i.e. Euro), the fluctuations in the exchange rates may have a negative effect on its value and price. In respect of transactions in instruments that are denominated in a currency other than Euro (e.g. USD), the fluctuations in foreign exchange rates may impact your profits and losses connected to your investment.

Operational and Technology Risk

Breakdowns or malfunctioning of essential systems and controls, including IT systems, can impact all financial products. The result of any technical or system failure may be that an order is not executed in accordance with the instructions provided or is not executed at all. Technical interruptions in using the Plum App may impact your orders and you may not be able to monitor your holdings via the Plum App. Whilst we try to make the Plum App be available to you at any time we cannot guarantee that the Plum App will always be available to you.

Tax Risk

Depending on your personal tax status and the rules and regulations in force from time to time may impact your holdings and your trading. You are solely responsible for payment of all taxes due and for the making of all related claims whether for exemption from withholding taxes or otherwise, for filing any and all tax returns and for providing any relevant tax authorities with all necessary information in relation to any investments you make through the Plum App. You have the sole responsibility of determining the relevant tax impact to your trading and you should consult an appropriate professional advisor if you have any questions or doubts in this regard. Plum does not provide tax advice and does not warrant that no tax and/or any other duties will be payable.

Insolvency Risk

You should be aware that the insolvency of a company to which you have invested may drastically reduce the value of your investments, potentially risking the loss of your entire investment. The insolvency or default of Plum or of any third party brokers involved with your transaction, may lead to your holdings being liquidated or closed out without your consent or, indeed, investments not

being returned to you. In such circumstances, we will seek to provide you with as much additional information as we can relating to the treatment of your existing holdings as and when we obtain it.

In the event of any insolvency or default by Plum, Plum participates in the Investor Compensation Fund (regulated by the Cyprus Securities and Exchange Commission) which provides coverage for the claims of the covered clients but cannot exceed €20,000 or 90% of the cumulative covered claims.

News / Top Stories

News / Top Stories show articles from third-party sources relating to global macro news and stock news and other market news that may relate to your holdings. News / Top Stories are provided by a third party provider, CityFalcon. News / Top Stories is provided for information purposes only and does not constitute investment advice or a personal recommendation. News / Top Stories has not been independently verified and no representation or warranty, express or implied, is made as to the accuracy or completeness of any information obtained from CityFalcon.

No Guarantee of Rights

Whilst shares can often have rights to dividends and, in certain instances, the right to vote on certain matters at general meetings of the issuing company, you should not assume that you will be able to exercise these rights. The payment of dividends by a company is not guaranteed and you may not have the opportunity to exercise any voting rights attached to those shares.

Money Market Funds (MMFs)

An investment in a fund is only suitable for investors who are capable of evaluating the merits and risks of such an investment and who have sufficient financial resources to be able to bear any losses which may arise from such an investment. Before investing in funds please check the specific risk factors on the Key Features Document or refer to our risk warnings including risks relating to the geographical area, industry sector and/or underlying assets in which they invest. This is not personal advice. Taxation depends on individual circumstances.

Capital Risk

The most immediate risk is a fall in the value of the underlying investment and therefore the capital that is invested. Alternatively, if the Constant Net Asset Value 'CNAV' (or total assets minus liabilities) falls below €1, the return would be considered lower than expected.

Withdrawal Risk

The probability that a fund manager will need to sell securities from their long-term strategies to fund participants and/or plan redemptions.

Interest Rate Risk

The Central Banks may start cutting their base rate, or not raising it as quickly as recently. This could happen if inflation is under control, or if there are fears of recession in the economy. MMFs are sensitive to this, and negative interest rates could pose a particular problem.

Income Risk

Income may fall, cease or not rise as expected. Although only high-quality investments are selected for inclusion in the low-risk fund, income could be jeopardised if e.g. the Government or corporation cannot pay back the debt that was initially financed with bonds.

Inflation Risk

Over the longer term, the return delivered could be lower than inflation. For instance, MMFs are intended to provide a short-term investment option. In this context, anything less than around 5 years can be considered 'short-term'. For long-term options, a different investment option may be more appropriate.

Financial Resources and Fees

Investing in instruments involves the potential for incurring various fees and charges. These fees may include, but are not limited to, custody fees, management fees, transaction fees, and administrative charges. As an investor you should carefully review the terms and conditions outlined in the relevant agreements and disclosures provided by Plum.

You should ensure that you have appropriate financial resources to engage in the buying and selling of instruments, and that you have the ability to bear any losses that may arise from your trading activity. Also, it is imperative to ensure that you have adequate funds and financial resources to cover any applicable fees, which may impact the overall return on investment.

Furthermore, investors should regularly review their investment statements and communicate with their financial advisors to stay informed about any changes in fee structures or additional charges that may arise over time.

Regulatory and Legal Risk

All investments could be exposed to regulatory or legal risk. Returns on all investments are at risk from regulatory or legal actions and changes which can, amongst other issues, alter the profit or losses potential of an investment. Legal changes could even have the effect that a previously acceptable investment becomes illegal. The impact of such regulatory and legal changes can be material and unexpected, and may impact certain companies, markets and jurisdictions more than others.

Under no circumstances should the information included in this Notice be construed as an advice or offer to invest. This Notice is designed to explain in general terms the nature of the risks involved when dealing in investment on a fair and non-misleading basis and does not disclose or explain all of the risks and other aspects involved in investment services.