

Investment strategy UP 70

The investment strategy UP 70 is intended for clients, looking for balance between collateral level and return of invested amount. The client is required to have at least a middle level of knowledge and experience with investing. The strategy uses algorithmic trading and trading with the use of leverage. The client's funds will be invested mainly in financial difference contracts (also known as "CFDs") in the currency pair market (including the pair gold to USD-XAU USD), or in term deposits or other financial instruments in relation to which is the Trader entitled to perform a portfolio management investment service.

With the Investment Strategy UP 70, the client's funds may be invested in up to twenty-three different currency pairs at certain time, in which the Trader assumes the highest appreciation of the client's funds at certain time. The individual currency pairs and their maximum possible exposure (expressed as a percentage in relation to the Balance of the Client's Contractual Investment Account) are listed in the following table.

EUR/USD	GBP/USD	AUD/USD	EUR/JPY	USD/CHF	USD/JPY	USD/CAD	GBP/CHF
25%	20%	20%	15%	15%	10%	10%	10%
AUD/NZD	EUR/CAD	EUR/NOK	CHF/JPY	NZD/USD	NZD/CAD	AUD/CHF	CAD/JPY
10%	10%	10%	10%	10%	10%	10%	10%
NZD/JPY	EUR/NZD	AUD/JPY	CAD/CHF	AUD/CAD	EUR/AUD	XAU/USD	
10%	10%	10%	10%	10%	10%	10%	

Investment strategy UP 70 uses three levels of protection

- INDIVIDUAL LOSS PROTECTION FOR INDIVIDUAL TRADES
- GENERAL PROTECTION OF ALGORITHMS FUNCTIONALITY
- CONTRACTUAL PROTECTION AND PAYMENT OF THE GUARANTEED BALANCE

INDIVIDUAL LOSS PROTECTION FOR INDIVIDUAL TRADES

is a mean of investment protection which is set for each open trade individually and which, depending on the selected trading strategy, ensures that the loss due to a change in the exchange rate do not exceed the set value. This individual value is set by an algorithm in the range of 0.2% to 0.9% of the Balance of the Client's Contractual Investment Account.

GENERAL PROTECTION OF ALGORITHMS FUNCTIONALITY

is a mean of investment protection that ensures the closure of all trades on the account and the subsequent reassessment of the trading strategy. All trades on the account are closed when a loss of 10% of the Client's Contractual Investment Account Balance is achieved.

CONTRACTUAL PROTECTION AND PAYMENT OF THE GUARANTEED BALANCE

The parameters of the strategy UP 70 are set in order to minimize the possibility of a total loss, as a result of which the Balance of the Client's Contractual Investment Account would fall below 70% of the Basis for the calculation of the Guaranteed Balance. The basis for the calculation of the Guaranteed Balance is the amount, the level of which is calculated by deducting the paid Entry Fee and the amount of all Withdrawals from the Client's Contractual Investment Account from the amount of all Deposits to the Client's Contractual Investment Account. If the Balance of the Client's Contractual Investment Account falls below 70% of the Guaranteed Value Calculation Base, the Trader undertakes to pay the Client the difference between the amount of 70% of the Guaranteed Balance Calculation Base and the Client's current Contractual Investment Account Balance.

The return on the amount originally invested is not guaranteed. Past performance is no guarantee of future performance. The goal of the investment strategy may not be achieved despite the exercise of professional care. Before you invest, get acquainted with the investment conditions, risks, warnings and tax consequences on the website www.up.sk in the documents section.

The investment strategy is associated mainly with currency risk and political and legislative risk. Currency risk is the risk arising from an unexpected change in the exchange rate of one currency against another currency, which may adversely affect the client's final return. The level of this risk is medium to high. Political and legislative risk is the risk of loss resulting from political decisions and legislative changes that may affect the return on investment, the level of risk is low to medium.

Terms used in this Investment Strategy and written in capital letters, which are not defined in this Investment Strategy, have the meaning assigned to them in the document General Business Conditions for the Provision of Investment Services for the Management of the UP Product Portfolio.