Regulatory Disclosures

These Regulatory Disclosures explain who GEM Introducing Financial Services L.L.C. (**"GEM"**) is, the limited regulated activity it carries on and the matters you should understand about its role. They form part of and must be read in conjunction with, the Website Terms of Use, the Risk Warning, the Privacy Policy, the Cookie Policy and the Complaints Policy.

1. Who We Are

GEM Introducing Financial Services L.L.C. is an entity incorporated under the laws of the Emirate of Dubai, UAE, holding commercial licence number 1493221 and correspondence address at Office No. 108, Raees Hassan Saadi Real Estate, Business Bay, Dubai, UAE.

2. Our Regulatory Status

GEM is authorised and regulated by the Capital Market Authority in the UAE, the federal regulator of securities and commodities activities (the "CMA").

3. What We Do

GEM carries on the activity of 'Introduction to Financial Services' only. This means we introduce prospective clients to independent third-party financial services providers that are separately licensed and regulated to provide the relevant financial services (each a "Provider"). The introduction is the entire extent of our involvement.

4. What We Do Not Do

GEM does not, and is not licensed to, provide or hold itself out to:

i. deal in, execute, recommend, advise on or transmit orders related to financial products, or act as broker, dealer or market maker;

ii. manage investments or portfolios;

iii. provide investment, legal, tax or financial advice or personal recommendations;

iv. hold, receive or control client money or client assets, or provide custody or safekeeping;

v. provide escrow or wallet services; or

vi. open, advise on or operate trading or investment accounts.

You must never transfer money or assets to GEM for the purpose of investment, dealing or safekeeping. For clarification, GEM does not accept client money.

5. Your Relationship with Providers

Any account, agreement, transaction or service that results from an introduction is solely between you and the relevant Provider and is governed by that Provider's own terms. Each Provider is responsible for its own products, services, regulatory compliance and conduct. The regulatory protections, and any compensation or dispute-resolution scheme, available to you are those of the relevant Provider and its regulator, and not those of GEM. A Provider may be regulated outside the UAE, in which case the regulatory protections available to you may differ from those available in the UAE.

6. Fees and Interests

GEM may receive a fee or other remuneration from a Provider in connection with an introduction. Any such arrangement does not change the fact that GEM provides an introduction only and gives no advice or recommendation.

7. Conflicts of Interest

GEM maintains arrangements to identify and manage conflicts of interest that may arise from its introducing activity, including any remuneration received from Providers. Where a material conflict cannot be adequately managed, GEM will take appropriate steps to address the conflict, including making appropriate disclosure to you where required by applicable law.

8. Complaints

If you are dissatisfied with any aspect of GEM's introducing service, you may file a complaint in accordance with our Complaints Policy. Complaints about a product or service provided by a Provider should be directed to that Provider under its own complaints process.

9. Regulator

GEM's regulator is the CMA. Further information about the CMA is available from the regulator directly.

10. Governing Law

These Regulatory Disclosures shall be governed by the applicable laws of the Emirate of Dubai and the federal laws of the UAE.