



Risk Warning and Disclaimer

Please read this Risk Warning and Disclaimer carefully. It forms part of, and must be read in conjunction with, the [Website Terms of Use](#), the [Privacy Policy](#), the [Cookie Policy](#) and the [Regulatory Disclosures](#) of GEM Introducing Financial Services L.L.C. (“GEM”). It sets out important information about the limited role of GEM and the risks associated with financial products and services offered by the independent third-party providers (each a “Provider”) to whom GEM may introduce you (“You” “Yours”).

1. Introduction to Financial Services

- 1.1. GEM 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.
- 1.2. GEM carries on the licensed activity of ‘Introduction to Financial Services’ only. Its role is limited to introducing prospective clients to ‘Providers’ who are entities that are independently licensed and regulated to provide the relevant financial services. GEM is not a party to and shall not be responsible or liable for any account, agreement, transaction, product or service that you enter into, undertake or receive with or from a Provider.

2. No Advice

Nothing GEM says or publishes, and no introduction it makes, constitutes investment, legal, tax or financial advice or a personal recommendation. GEM does not assess the suitability or appropriateness of any Provider, product, service or transaction for you. Any decision you make is your own and is made at your own risk and you agree to obtain your own independent professional advice before dealing with any Provider.

3. No Dealing, Execution or Custody

GEM does not execute orders, deal in financial products, manage portfolios, or hold, receive or control client money or client assets, and does not provide custody or safekeeping. You must never transfer money or assets to GEM for the purpose of investment, dealing or safekeeping. All money and assets in connection with any product or service are held and handled by the relevant Provider under the Provider’s own regulated arrangements.

4. Capital at Risk

- 4.1. Financial products and investments carry risk. The value of investments and any income from them can fall as well as rise and is not guaranteed. You may get back less than you invest and, with certain products, you may lose more than your initial investment. Past performance is not a reliable indicator of future results.
- 4.2. Certain products, including leveraged, derivative, margined or complex products, carry a high risk of rapid loss and may not be suitable for all investors. Currency movements, market volatility, liquidity constraints and changes in law or taxation may all adversely affect the value of an investment.
- 4.3. You are responsible for conducting your own independent due diligence and assessment of any Provider, including its regulatory status, financial standing, products and services, before deciding to enter into any relationship or transaction with that Provider. Any introduction by GEM does not constitute an endorsement, recommendation or confirmation by GEM as to the Provider, its products or services or their suitability or appropriateness for you.

5. Providers are Independently Regulated

- 5.1. Each Provider is independently licensed and regulated and is responsible for the products and services it provides, for its own regulatory compliance, and for the terms on which it deals with you. The protections available to you, including any compensation or complaints scheme, are those provided by the relevant Provider and its regulator, and not by GEM.
- 5.2. You are responsible for satisfying yourself as to the legal and regulatory status of any Provider before dealing with it or making any investment.

6. No Responsibility for Providers

GEM makes no representation, warranty or guarantee, express or implied, as to the performance, returns, financial standing, solvency, integrity or conduct of any Provider or as to any product or service offered by a Provider. GEM is not responsible or liable for any act, omission, default or insolvency of any Provider or for any loss you may suffer in connection with any dealing between you and a Provider.

7. Forward-Looking and Third-Party Information

Any statement about future events, performance or market conditions is inherently uncertain and should not be relied upon. Where information is obtained from third-party sources, GEM does not guarantee its accuracy, completeness or timeliness.



8. Limitation of Liability

Nothing in this Risk Warning and Disclaimer excludes any liability that cannot be excluded under Applicable Law. Notwithstanding anything to the contrary, and to the fullest extent permitted by Applicable Law, GEM shall not be liable for any losses, claims, damages, liabilities, costs or expenses, whether direct, indirect or consequential, arising in connection with your reliance on any information published by GEM, any introduction or any dealing between you and a Provider. This clause shall survive termination of your relationship with GEM.

9. Governing Law

This Risk Warning and Disclaimer shall be governed by the laws of the Emirate of Dubai and applicable the federal laws of the UAE.