KEY INFORMATION DOCUMENT – INDICES CFDs

Purpose

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

Product

PRIIP Name	**Index CFD**
PRIIP Manufacturer (the "Company", "we" or "us")	EPIDI EU LTD
ISIN / UPI	N/A
Website	www.epidi.com/eu
Telephone	+357 26 010574
Competent Authority	Cyprus Securities and Exchange Commission
Date of Production of Key Information Document	12/10/2026

You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type

An Over the Counter ("OTC") Derivative Contract for Differences ("CFD") on Indices.

Objectives

The objective of the CFD is to allow an investor to gain leveraged exposure to the movement in the value of the underlying market (whether up or down), without actually owning the underlying asset. An Index CFD is an agreement between you and the Company to exchange the difference in price of the underlying asset over a period of time. The investor makes a profit or a loss on the CFD based on the direction chosen (Buy/Long or Sell/Short) and the direction of the value of the underlying asset. The CFD is settled in cash only and the investor has no rights whatsoever to the actual underlying asset. The market for most indices is open 24 hours a day, 5 days a week from Sunday until Friday. For specific trading timetable please check the following website **www.epidi.com/eu**.

In order to purchase the specific CFD, the investor must have sufficient margin in his account. The required initial margin for CFDs on Indices is 3% and the Company is required to liquidate open position latest if the qualifying equity in your CFD account falls below 50% of the initial margin requirements for all CFD positions. The maximum leverage offered by the Company for CFDs on Indices is up to 1:30. Margin requirements may be decreased at the investor's request, subject to fulfillment of certain criteria whereas margin requirements may be increased at the Company's discretion in cases of extreme market volatility.

By way of example, you deposit €5,000 in your retail CFD account and open a long position with a notional value of USD10,000. The initial margin paid to open the position is USD2,000. If the position loses 60% of its initial value and it is closed-out, you will have reported a loss of USD6,000. The loss will consume your entire account equity, but, as a retail investor, you will not have to pay **Epidi EU Ltd** the negative balance of €1,000.

The profit or loss is determined according to the following formula:

For Buy (Long) positions: Initially Invested Amount in USD – Current Invested Amount in USD = P/L

For Sell (Short) positions: Current Invested Amount in USD – Initially Invested Amount in USD = P/L

The P/L from the closed positions is then converted into the base currency of the investor's account, if different. This is done on the basis of the relevant Bid/Ask rate of the two currencies at the time the position is closed.

The P/L is also affected by the fees charged by the Company, as detailed below. Therefore, it is important to maintain such level of margin to support the investor's open positions.

Intended Retail Investor

This product is intended for speculative retail investors who wish to make leveraged directional transactions and take advantage of short-term price movements on the underlying asset and have the ability to sustain the risk of loss of their entire invested amount within a short period of time. Those investors have knowledge of, or are experienced with, leveraged products and understand how the prices of CFDs are derived as well as the key concepts of margin and leverage.

Insurance Benefit

None

Term

There is no predefined investment holding period or contract expiration implicit in this instrument – it is an open-ended investment to be bought and sold at your discretion. You have the discretion to determine the appropriate holding period based on your own individual trading strategy and objectives, however your position will only be kept open to the extent that you have available margin. Please consult the Company's website for trading times.

What are the risks and what could I get in return?

Risk indicator

1	2	3	4	5	6	7



Low Risk **High Risk**

The risk indicators assume that you will keep the product for 2 days. However, the level of risk would remain at 7, irrespective of how long this product is held.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from future performance of the product to a very high level. You may not be able to end the product easily or you may have to end at a price that significantly impacts the return on your investment. CFDs may be affected by slippage or the inability to end the product at the desired price due to the unavailability of such price in the market. CFDs are OTC products and cannot be sold on any exchange, MTFs or other trading venue. There is no capital protection against market risk, credit risk or liquidity risk. Markets may fluctuate significantly in a short period of time, and we may not be able to close out your position at a price that would avoid losses greater than the margin originally deposited.

Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above. In some circumstances you may be required to make further payments to pay for losses. The total loss you may incur may significantly exceed the amount invested.

This product does not include any protection from future market performance so you could lose some or all of your investment. If the Company is not able to pay you what is owed, you could lose your entire investment. However, you may benefit from a consumer protection scheme (see the section 'what happens if we are unable to pay you'). The indicator shown above does not consider this protection.

Performance scenarios:

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies and are not an exact indicator. What you get will vary depending on how the market performs and how long you hold the CFD.

The scenarios shown are illustrations based on results from the past and on certain assumptions. The unfavorable, moderate, and favorable scenarios shown are illustrations using the worst, average, and best performance of the product based on historical performance over the last two years. Markets could develop very differently in the future. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. However, you may benefit from a consumer protection scheme (see the Section "what happens if EPIDI EU LTD is unable to pay you").

Example: Index CFD on SP500		
Recommended Holding Period:	Not applicable. However, for the purposes of this performance scenario presentation, the assumed holding period is 2 days.	
Example Investment:	€10.000	
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.	
Stress	What you might get back after costs	€9,550
	Percentage return on notional investment	-4.50%
Unfavorable	What you might get back after costs	€9,850
	Percentage return on notional investment	-1.50%
Moderate	What you might get back after costs	€10,050
	Percentage return on notional investment	+0.50%
Favorable	What you might get back after costs	€10,180
	Percentage return on notional investment	+1.80%

The figures shown include all the costs of the product itself, but do not include all the costs that you pay to your advisor or distributor/and include the costs of your advisor or distributor. The figures do not consider your personal tax situation, which may also affect how much you get back.

What happens if Epidi EU Ltd is unable to pay out?

In the event that Epidi EU Ltd becomes insolvent and is unable to pay out to the investors, Retail Clients may be eligible to compensation of up to €20,000 by the Investor Compensation Fund set up by the Cyprus Securities and Exchange Commission**.**

What are the costs?

The Reduction in Yield ("RIY") shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amount shown here is cumulative costs of the product itself for an estimated holding period of 2. The figures assume you invest $100 for a €10.000 notional value. The figures are estimates and may change in the future.

For further information, please refer to our Cost and Charges Policy which can be found here.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.
The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.
We have assumed (i) the product performance as per the moderate scenario, and (ii) a notional amount of €10.000 is invested.

Notional Investment Amount: €10.000	**If you exit after 2 days**
Total Costs	10 EUR
Cost Impact*	10 %

*This illustrates how costs reduce your return over the assumed holding period and a moderate return scenario. For example, it shows that if you exit after 28 days, your average return is projected to be x% before costs and x% after costs.
This illustrates the effect of costs over a holding period of less than one year. This percentage cannot be directly compared to the cost impact figures provided for other PRIIPs.

Composition of Costs

Cost impact if you exit after 2 days			
One-off costs	**Entry costs**	No direct entry fee is charged. However, the cost is embedded in the spread — the difference between the buy and sell price of the CFD and the commission charged from the clients. Other Commisisons might be applicable similar for Cash products.	4 EUR
	Exit costs	Similar to entry costs, exit costs are included in the spread. There are no additional charges when closing the position.	4 EUR
Ongoing costs	**Portfolio transaction costs**	Not applicable to CFDs as the instrument does not involve ownership of the underlying index, so no underlying market transaction takes place.	0 EUR
	Other ongoing costs	An overnight financing fee (also known as swap or rollover) is charged if the CFD is held overnight. This is calculated as a percentage of notional value.Other Commisisons might be applicable for similar Cash products such as Dividends, etc.	2 EUR
Incidental costs	**Performance fees**	Not applicable to CFDs. There are no performance-based fees.	0 EUR
	Carried interests	N/A	0 EUR

This illustrates costs in relation to the notional value of the PRIIP.

How long should I hold it and can I take money out early?

There is no recommended holding period or minimum holding period. There are no consequences of you choosing to close your position other than ending your exposure to the underlying at that time. Early termination may occur in the event your account has insufficient funds to support the margin requirement for your position, as a consequence of certain corporate actions, or if **Epidi EU Ltd** for other reasons decides to discontinue the CFD, or if **Epidi EU Ltd** were to become insolvent**.**

How can I complain?

If you have any questions that the Company can help you with, you may refer to our Frequently Asked Questions on our website or address an email to our Customer Support Department at compliance@epidi.com. In case the Company is unable to answer your question, or you deem that the answer provided is unsatisfactory, you may submit an official complaint by completing the required form and address it via mail to Alkminis 7, Paphos, 8041, Cyprus or via email to compliance@epidi.com. The Company maintains a Complaints Handling procedure where you can find further details. In certain cases, you may refer your complaint to the Financial Ombudsman or the Cyprus Securities and Exchange Commission.

Other relevant information

While this key information document is a detailed summary of this product, it does not contain all information relating to the product. For product specifications (e.g., trading hours, margin calculation, leverage, etc.) please refer to our website. The Trading Terms & Conditions as well as all related Policies and other Disclosure Documents as indicated in our website contain important information regarding your account. You should ensure that you are familiar with all the terms and policies that apply to your account.