

# UBS Neo: *Platform Disclaimer*

**Last updated: Jul 2019**

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## **Information on UBS portfolio-based approach (For UBS Wealth Management (DAC) Hong Kong-booked and/or Hong Kong-managed accounts only)**

We collect information about your financial situation, investment knowledge and experience, as well as investment objectives and risk tolerance through your Investor Profile. When you completed your Investor Profile, you identified your investment objectives and you selected an appropriate risk tolerance – i.e. your willingness to take on financial risk taking into account your personal circumstances, including your loss capacity and investment horizon.

Risk tolerance is categorized L, A, B, C, D, E, F and O. L is the risk tolerance with the least risk and O would reflect the risk tolerance with the highest risk. If you selected a risk tolerance corresponding to one of the profiles "A" to "F", the Bank considers the instruments that it may recommend to you in a portfolio context. This means that the overall risk that is associated with your portfolio is assigned by the Bank by aggregating the risk of the individual instruments in your portfolio while taking into consideration diversification effects. The risk associated with individual investment instruments is assessed using UBS' internal methodologies that are based on expected fluctuations (volatility) in market value of the instrument.

In certain circumstances, due to a lack of adequate data, the Bank may determine the risk of an individual investment instrument by comparison to investment products with similar features. A portfolio with an assessed risk that matches with your selected risk tolerance is considered healthy from a volatility view.

If the "Opportunistic" profile is selected, it may expose you to very high volatility and a loss of more than the invested capital if leverage is used. In addition, portfolio volatility checks will not be applied at the point of trade and in subsequent portfolio reviews. Leverage can significantly influence the risk and return characteristics of your portfolio. It can magnify both gains and losses, and it is possible to lose more than your invested capital. You can employ leverage through borrowing or margin trading. In selecting the "Opportunistic" profile you are telling us that you are prepared to use leverage.

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UBS Neo FX trading platform enables an Authorized Individual to purchase, sell or otherwise deal with Investment Instruments in foreign exchange and precious metals in accordance with the Agreement on Direct Access to FX Product Specialists.

UBS and/or its Affiliates will act as counterparty or issuer of a substantial portion of i.e. in a principal capacity in respect of all the Relevant Transactions on the platform that include FX spot, forwards, swaps and options, Non Deliverable Forwards ("NDFs") and precious metals, unless otherwise notified by you.

Investment instruments are made available only to professional and experienced investors if the instruments are in line with client risk profiles.

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		<p>Requirements and Exemptions ("NI31-103"); and</p> <ul style="list-style-type: none"> <li>an onboarded client of UBS Securities Canada Inc.</li> </ul>
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<b>Jurisdiction</b>	<b>UBS branch and/or UBS Affiliate</b>	<b>Eligible Clients</b>
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Canada	UBS Asset Management (Canada) Inc. (Reg No. 3060513) Regulated by: <ul style="list-style-type: none"> <li>Ontario Securities Commission (OSC)</li> </ul>	<ul style="list-style-type: none"> <li>An "Accredited Investor", as that term is defined in National Instrument 45-106 <i>Prospectus and Registration Exemptions</i> ("NI45-106");</li> <li>A "Canadian Permitted Client", as that term is defined in National Instrument 31-103 Registration Requirements and Exemptions ("NI31-103")</li> </ul>
China	UBS Securities Co. Limited (Reg No. 911100007975500251) Regulated by: <ul style="list-style-type: none"> <li>China Securities Regulatory Commission</li> <li>People's Bank of China</li> </ul>	<ul style="list-style-type: none"> <li>Clients of UBS Securities Co. Limited must not use UBS Neo, in respect of any business with UBS Securities Co. Limited. UBS Neo is not offered by UBS Securities Co. Limited. You warrant and represent that you are not using UBS Neo in respect of business with UBS Securities Co. Limited.</li> </ul>
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	National Futures Association	
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United States	UBS O'Connor LLC (Reg No. 1041098-3166782) Regulated by: <ul style="list-style-type: none"> <li>• Securities and Exchange Commission (SEC)</li> <li>• Commodity Futures Trading Commission (CFTC)</li> </ul>	<ul style="list-style-type: none"> <li>• Qualified Client standard; or</li> <li>• Qualified Purchaser standard</li> </ul>

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