Risk Disclosure

HighBinary Technologies Ltd | Version 1.1 | Revised 25 November 2026

Application: this revision takes effect upon authorised publication and any notice or acceptance required by applicable law.

IMPORTANT RISK WARNING Binary options are high-risk financial products. You may lose your entire trading stake and, through repeated trades, all funds allocated to trading. Automated trading and artificial intelligence do not guarantee profits. Do not trade unless you understand the risks and can afford the losses.

01 / Purpose and scope

This Risk Disclosure describes material risks associated with the HighBinary platform, operated by HighBinary Technologies Ltd (the Company). It applies to real-money fixed-expiry trading and, where available, automated trading and other related services. It should be read together with the Terms & Conditions, Privacy Policy and applicable product-specific terms. It is not an exhaustive list of every possible risk.

02 / Nature of fixed-expiry trading

Fixed-expiry contracts, commonly referred to as binary options, depend on whether a specified condition is satisfied at expiry. Users do not acquire ownership of the underlying asset. An incorrect prediction may result in the loss of the entire stake. The payout rate is fixed when the trading server accepts the order. If the confirmed opening and expiry prices are equal under the contract rules, 100% of the stake is returned. Early exit is generally unavailable unless an expressly offered feature permits it.

03 / Capital loss and affordability

You may lose all funds allocated to trading through one or multiple transactions. Use only money you can afford to lose. Do not use borrowed funds, emergency savings or money needed for essential expenses. Fixed-expiry stakes must not exceed available trading funds and must not create a negative trading balance or trading debt. Other lawful liabilities, such as payment reversals or fraud-related obligations, are distinct. This protection must be enforced before live trading is enabled.

04 / Payout asymmetry and repeated trading

A winning trade may earn less than the amount lost on an unsuccessful trade. At an illustrative 80% net payout, a USD 10 winning stake earns USD 8 profit and a losing stake loses USD 10. Ignoring ties and other costs, the break-even win rate is 1 / (1 + 0.80) = 55.555...% (approximately 55.56%). A higher win rate is required for positive mathematical expectation under those assumptions. Actual payouts vary; frequent trading and increasing stakes after losses can accelerate depletion of funds.

05 / Market volatility and external events

Prices may change rapidly due to economic releases, monetary policy, geopolitical developments, liquidity conditions or unexpected events. Short-duration contracts are particularly sensitive to small price movements and timing. Market conditions may change without warning, and historical patterns may fail.

06 / Market data and settlement

Quotes may be aggregated from multiple market data providers and may differ from prices displayed by other platforms. Latency, data gaps, rounding, timestamp differences and provider disruptions can affect displayed prices and settlement. The applicable contract rules and designated settlement data determine outcomes. Suspected pricing or settlement errors may be submitted for review; any correction must follow applicable terms and law.

07 / Order execution and expiration

Network delays, processing queues and rapid market movements may affect order acceptance and the price recorded at execution. A displayed quote or payout before confirmation is not a guarantee that an order will be accepted on those terms. Review the confirmed stake, direction, payout and expiration. Once accepted, the contractual payout is fixed under the applicable rules. Expiration is determined by the platform’s applicable timing and settlement rules.

08 / Trading tools and demo accounts

Indicators, charts, drawing tools, analytics and signals may be incomplete, delayed or incorrect. They do not reliably predict future prices. Demo trading uses simulated funds and may not reproduce real-money execution, liquidity, emotional pressure or operational conditions. Demo performance and historical results are not reliable indicators of future returns.

09 / Automated and AI Trading

AI Trading remains in development. Before any live use, the feature must be legally available and the user must expressly authorise the disclosed instruments, stake, expiry and exposure limits. Once activated, it may submit orders without separate confirmation for each order. Users must be able to stop future automated orders; stopping does not reverse accepted trades. The platform must prevent stakes exceeding available trading funds, reject orders outside authorised limits, and retain authorisation and order records. No model guarantees profitable outcomes.

10 / Automation controls and monitoring

Before activation, review the stake, duration, applicable limits and authorisation scope displayed by the platform. Monitor activity and stop automation if its behaviour or risk exposure is unacceptable. Stopping automation is intended to prevent future automated orders; it does not reverse accepted trades or guarantee cancellation of orders already in processing. Technical interruptions may delay control changes. Never rely on automation as a substitute for independent judgement.

11 / Copy Trading and other products

If Copy Trading is offered, copied results may differ from the original trader’s results because of timing, stake sizes, execution conditions and account restrictions. Past trader rankings do not establish future performance. If Simple Earn or other reward products are offered, separate terms may specify lock-up periods, eligibility, early termination restrictions and reward conditions. Such products must not be assumed to be bank deposits, insured savings or guaranteed investments.

12 / Technical and operational disruption

Hardware or software failures, maintenance, internet outages, cyber incidents and third-party service interruptions may prevent access, delay orders or affect account information. Trading may be suspended during abnormal conditions. An interruption does not automatically cancel an accepted trade. Keep records of relevant order identifiers and contact support promptly if an issue occurs.

13 / Account security and fraud

Unauthorised access, phishing, impersonation and compromised devices may cause financial loss. Use unique passwords, available multi-factor authentication and trusted devices. Do not share credentials or verification codes. Report suspicious activity promptly through official support channels. Security measures reduce risk but cannot eliminate it.

14 / Payments, currency and digital assets

HighBinary charges no deposit or withdrawal commission. For supported routes, HighBinary covers eligible bank, payment-provider and blockchain-network transaction fees. If a provider deducts an eligible transaction fee, HighBinary covers or reimburses it. Currency conversion and exchange-rate differences are distinct from transaction commissions and must be disclosed before confirmation. Independently incurred charges outside the supported payment flow are not part of the zero-fee commitment. Payments may be delayed by verification, provider outages or blockchain congestion. Incorrect crypto transfers may be irreversible; exchange-rate and digital asset price risks remain.

15 / Counterparty and conflicts of interest

Users are exposed to the ability of the Company and relevant service providers to meet their obligations. Insolvency or operational failure may delay or prevent recovery of funds. Where the Company acts as contractual counterparty, its financial interests may differ from those of users. Do not assume that funds are segregated, insured or covered by a compensation scheme unless this is expressly established and applicable.

16 / Legal, geographic and tax risks

Real-money services must remain unavailable until the Company has established the lawful basis and any required permissions for the particular activity, jurisdiction and client category. Retail binary options must not be marketed, distributed or sold by firms acting in or from the United Kingdom, regardless of the retail client’s location. Company registration does not establish regulatory authorisation. See Restricted Countries. Tax obligations and consumer protections vary by jurisdiction.

17 / Independent decisions and responsible use

Platform information is not a guarantee of returns or a substitute for independent financial, legal or tax advice. Consider your experience, financial circumstances and ability to bear losses before trading. Set affordable limits, avoid impulsive decisions and stop trading if losses become difficult to control. Do not interpret promotional material, rewards or model outputs as assurances of profit.

18 / Complaints and user protections

Submit complaints through Contact Support or by email to support@highbinarytrading.com. The Company aims to acknowledge receipt within two business days, assign a case reference and provide a substantive final response within 15 business days. Mandatory legal deadlines take precedence; delays require an explanation, progress update and expected response date. Verified errors are assessed under the applicable terms and law. Mandatory rights and independent remedies remain available.

19 / Acknowledgement and material changes

Users must acknowledge this disclosure at registration and before their first real-money trade, before first activation of AI Trading or another feature carrying additional material risks, and when material changes require renewed acknowledgement. Acknowledgement does not waive statutory rights or transfer responsibility for the Company’s own legal obligations. The Company should communicate material changes before they apply where required by law.

20 / Company and official contact

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