

RISK POLICY



These pages contain information about the services and products offered by Pais Invest S.L., trading as paisinvest.com ("the Company", "we", "our" or "us").

This information is provided to you so that you can properly understand the services and products we provide and to assist you in deciding whether you wish to use our services and products.

We are neither your financial advisor nor your financial planner and we do not provide analysis of your investment or other objectives, financial situation or your particular needs that a professional financial adviser or financial planner typically provides.

Any resources and materials that you may be provided with, or may access from us, are provided with the sole aim of enabling you to manage and control your own investments. This also means that you need to be able and willing to accept sole responsibility for ensuring the suitability of any and all investments that you may make, before making any investment or effecting any transaction with us.

We do not guarantee, expressly or by implication, the accuracy or completeness of any information supplied. We shall not be liable to any customer or third party for the accuracy of the information or for any market quotations we supply to a customer. Nor, shall we be liable for any delays, inaccuracies, errors, interruptions or omissions in the furnishing thereof, for any direct or consequential damages arising from or occasioned by such delays, inaccuracies, errors, interruptions or omissions, or for any discontinuance of the service.

Risk Warning

Foreign exchange and derivatives trading can be very speculative and may result in losses. Foreign exchange and derivatives trading involves considerable risk and is not suitable for every investor.

This website does not take into account the objectives, financial situation or needs of individual users. Hence, you should carefully consider whether trading in foreign exchange and derivative products is appropriate for you in the light of your own circumstances. You should be aware that dealing in products that are highly leveraged (geared) carry significantly greater risk than non-geared investments such as share trading. As such, you could both gain and lose large amounts of money. You may sustain losses in excess of the margin required to establish and maintain any positions in leveraged products. You may sustain total loss of all your funds in your account with the Company.

Where a client opens positions they have an exposure in relation to each transaction. The client is exposed if we are not ready, willing or able to meet our obligations, for example, if we were to become insolvent. If the company defaults on its obligations, clients will become unsecured creditors in an administration or liquidation and will not have recourse to any Underlying Assets in the event of our insolvency. The client is reliant on our ability to meet its counterparty obligations to the client to settle the relevant contract.

For margin FX and CFD products, the company hedges each individual client transaction as it comes through, on a back to back basis.

This is also known as straight through processing.

The company does not hold risk on its own books, however this does not entirely eliminate the counterparty risk to investors.

The company maintains and applies a risk management system to assess the hedging counterparties and prime brokers that the company deals with. The assessment takes into account:

the risks involved when dealing with a hedge counterparty;

the hedge counterparty's financial standing;

whether the hedge counterparty is licensed by a comparable regulator in their home jurisdiction;

whether the hedge counterparty has a demonstrated risk management system; and

whether they are of sound reputation.

The credit risk which you have with the company depends on its solvency generally as well as the amount (and kind) of its capitalisation, its cash flow, all of its business risks, its clients and financial product concentration risks, its counterparty risks for all of its business and Transactions (not just the hedge contracts), its risk management systems and actual implementation of that risk management.

You should take into account all of these factors and not rely only on past financial statements since that could be materially incomplete information for your purposes, not current and therefore potentially misleading as a guide to the current solvency and credit-worthiness of the company.

Contact Us

Please contact us at by email info@paisinvest.com if you have any questions about our products and service offerings.