

Key Information Document - CFDs on CRYPTOCURRENCIES

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

Name of Product: Contracts for Difference (CFDs) on Cryptocurrencies

Name of PRIIP manufacturer: WRDNB Ltd (the "Company"), licensed and regulated by the Cyprus Securities and Exchange Commission (CIF License No.424/23).

Company's Head Office address: Athalassis 62, 3rd Floor, Office 301, Strovolos 2023, Nicosia, Cyprus

Tel: +357 22 063010 **E-mail:** info@wrdnb.com, compliance@wrdnb.com **Web:** www.wrdnb.com

Document Created/Updated: June 2026

Alert

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

What is this product?

Type

The product is Contracts for Difference on Cryptocurrencies. A CFD is a tradable financial instrument that allows you to obtain an indirect exposure to an underlying asset or instrument. CFDs on Cryptocurrencies are traded Over-The-Counter (OTC) (i.e. outside a trading venue such as a regulated market). The Company is the agent for the execution of your trades. CFDs are leveraged products. The underlying asset or instrument is not owned by you, and any profit or loss is determined by the difference between the buying and selling price of the CFD, minus any applicable costs.

Objectives

The objective of trading CFDs on Cryptocurrencies is to gain leveraged exposure to the price movements of the underlying market, without owning the Cryptocurrency itself. Your return depends on the difference between the opening and closing price of the position and the size of your exposure. Due to the leveraged nature of CFDs you only need to deposit a portion of the total value of the trade (margin) to open a position. Small changes in the price of the underlying asset may therefore result in larger gains or losses relative to your initial investment. If the market moves against your position and your account no longer meets the required margin level, your position may be automatically closed. Negative Balance Protection applies, meaning you cannot lose more than the funds available in your trading account.

Trading in CFDs on Cryptocurrencies carries a high level of risk and thus can generate significant profits as well as significant losses.

You should never invest more than you are willing to lose, as it is possible to lose your entire initial investment.

Prior to commencing trading in CFDs on Cryptocurrencies it is prudent to consult this KID and evaluate whether trading in CFDs on Cryptocurrencies is appropriate for you.

Intended retail investor

Trading in this product is highly risky and not appropriate for everyone. This product is suitable for clients with a relatively short-term investment horizon, and is not suitable for all investors but only for those who:

- i) understand and are willing to bear the risks involved, including the risks associated with margin trading;
- ii) possess the necessary experience and knowledge about trading in derivatives and the underlying instruments; and
- iii) are financially able to bear the risk of a total loss of their invested amounts, subject to the negative balance protection mechanism offered by the Company.

Term

This product does not have a predetermined holding period or maturity and is therefore considered an open-ended product. Positions may be opened and closed at any time during the market trading hours of the relevant CFD. Please note that if sufficient margin is not maintained in your trading account, the Company may automatically close one or more of your open positions when the sum of funds in your account and the unrealised net profits of all open CFDs connected to that account falls to less than half of the total initial margin protection for all those open CFDs. For more information on how Margin Calls and Margin Close-Out Protection work, please review our Best Execution Policy.

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

Risk Indicator



The Summary Risk Indicator ("SRI") 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.

The risk category is not guaranteed and may shift over time. The lowest category does not mean «risk-free».

We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from future performance at a very high level. CFDs are leveraged products that, due to underlying market movement, can generate losses rapidly. There is a very high chance that you could lose all invested funds.

SRI assumes that you keep the product for 24 hours.

This product does not include any protection from future market performance so you could lose all of your investment. The Client could place Stop Loss to limit potential losses, and Take Profit to collect profits.

If we are not able to pay you what is owed, you could lose your entire investment. However, you may benefit from the Investor Compensation Fund (see section 'What happens if we are unable to pay you'), The indicator shown above does not consider this protection.

General CFD risks

- CFDs are complex financial instruments and are traded Over the Counter ("OTC"). You can only exit a position by trading with us during the working hours of the underlying instrument, as stated on our website. You cannot transfer your open positions/trades to any other firm. It might be impossible to liquidate an existing position, to assess the value of the position arising from an off-exchange transaction or to assess the exposure to risk.
- You do not own the underlying asset. Through your trade with us, you receive by us exposure to the performance of the underlying asset, but you do not receive any ownership or other rights to such underlying asset.
- CFDs are leveraged products. You only need a small margin for getting exposure to the underlying asset. Leverage can magnify both your profits as well as your losses.
- Statistically, a significant proportion of clients lose money because leverage amplifies losses, which may lead to margin calls and the closure of open positions. Negative Balance Protection applies to Retail Clients only. This means you cannot lose more than the funds available in your trading account, however you risk losing the capital invested with us.
- CFD trading is undertaken on electronic platforms. There may be times that systems or other breakdowns arise. This may affect your ability to trade, or our ability to offer continuous prices or create a need for subsequent adjustment of prices to reflect underlying exchange prices.
- CFDs on certain instruments can be highly volatile. The prices of CFDs and the underlying instruments may fluctuate rapidly and over wide ranges and may reflect unforeseeable events or changes in conditions, none of which can be controlled by us. Under certain market conditions it may be impossible for a client's order to be executed at the declared price leading to losses.
- Prices of CFDs as well as their commercial terms like the spreads may be varied to reflect periods of actual or expected heightened market volatility.
- Depending on the currency your trading account is denominated in and the currency of the underlying instrument you trade, your final return may be exposed to the exchange rate risk between the two currencies. This risk is not considered in the indicator shown above.
- The tax legislation of your home Member State may have an impact on your return.
- The above list of risks is non-exhaustive.
- In addition to market risk, there are also other risks associated with this product, including but not limited to: credit risk, foreign exchange risk, leverage risk, market disruption risk, online trading platform risk, IT risk, and liquidity risk.
- You should be aware of all the risks associated with CFDs, and seek independent advice if you require further clarification. Please ensure you fully understand the risks and take appropriate care to manage them. More information on the risks involved can be found in the 'Risk Disclosure Statement' available in the Legal Documents section on the Company's website www.wrdnb.com.

Performance Scenarios

The performance scenarios illustrate how your investment could perform under different market conditions. They show how changes in the price of the underlying Cryptocurrency may affect the return on your investment over a one-day holding period and are expressed in both monetary and percentage terms. The scenarios are examples only and are not an indication of future performance. What you get will vary depending on how the market performs and how long you hold the CFD. 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. If you trade instruments denominated in a currency different from that of your trading account, your final return may be affected by exchange rate fluctuations.

Example: Cryptocurrency CFD. An initial investment of €1,000 with leverage of 1:2 provides market exposure of approximately €2,000.

Scenario	Open Price	Close Price	Underlying Movement (pips/points)	Market Change	Notional Exposure	Profit/Loss (€)	Return on €1,000
Favourable	40,000	40,400	+400	+1.00%	€2,000	+20	+2%
Moderate	40,000	40,080	+80	+0.20%	€2,000	+4	+0.4%
Unfavourable	40,000	39,920	-80	-0.20%	€2,000	-4	-0.4%
Stress	40,000	39,200	-800	-2.00%	€2,000	-40	-4%

The above scenarios include all product costs but do not include all the costs or charges that may apply to your account. They also exclude the impact of your personal tax situation, which may affect your return.

What happens if WRDNB Ltd is unable to pay out?

If WRDNB Ltd is unable to meet its financial obligations towards its clients, this could cause you to lose the value of any CFDs you have with the Company. However, eligible claimant clients' claims against the Company will be secured by the Investor Compensation Fund (ICF) for CIFs, through the payment of compensation. The maximum amount of compensation paid to applicants, who will be deemed as eligible for compensation is €20,000 or the 90% of the cumulative covered claims of the covered investor, whichever is lower, irrespective of the number of accounts held, the currency or the place of offering the investment service. For more information, please refer to the Company's ICF Policy and/or [CySEC's - ICF](#) section.

What are the costs?

This table provides an overview of the main costs associated with this product. For more information, please refer to our Costs and Charges Policy available on our website www.wrdnb.com

One-off entry & exit costs	
Spread	Spread is the difference between the Bid and Ask price and reflects, in part, the spread of the underlying instrument being traded. This cost is realized each time you open and close a trade.
Commission	Transaction fee that may apply for the opening and closing of trades.
Currency Conversion	A fee charged for the conversion of funds where the transaction currency differs from the account base currency.
Ongoing Costs	
Swaps	Swap is the fee for keeping the position opened overnight. The longer the position is held, the more costs will accrue. The swap can be positive or negative depending on the underlying instrument and market conditions. If you leave a position open overnight, it will be rolled over to the next trading day and a swap charge may apply. Swap rates are available on the Company's website.
Incidental Costs	
Inactivity Fees	A fee of two euros (€2) per month that may apply where the client trading account remains inactive for six (6) consecutive months.

Estimated Holding Period: 3 days Notional Exposure: EUR 2,000 Investment: EUR 1,000	Aggregate Costs		
Cost Category	Monetary Cost (EUR)	% of Invested Capital	% of Notional Exposure
Spread	7.0	0.70%	0.35%
Commission	Not Applicable	-	-
Currency Conversion	0	0.00%	0.00%
Swaps	2.0	0.20%	0.10%
Total Aggregated Costs	9.0	0.90%	0.45%

Please note that, costs differ between STANDARD and PREMIUM account type.

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

CFDs are intended for short-term trading, in some cases intraday, and are generally not suitable for long-term investments. There is no recommended holding period and no cancellation period. You can open and close a CFD on a Cryptocurrency at any time during the market trading hours of each CFD. Note that, WRDNB Ltd may close your position without asking your prior consent if there is insufficient margin level in your account, in accordance with the Company's Margin Close-out protection as explained in its Best Execution Policy. You can request a withdrawal of available funds from your account at any time.

How can I complain?

If you wish to make a complaint in relation to the product or about the Company's conduct, you can submit it free of charge by email to compliance@wrdnb.com. For more details, please see our Complaints Handling Policy available on the Company's website www.wrdnb.com. If you are not satisfied with our final response to your complaint, you may refer your complaint to the Financial Ombudsman of the Republic of Cyprus. (<https://financialombudsman.org.cy>).

Other relevant information

In accordance with the provisions of the applicable regulatory framework, a list of important information/ documents are available to you in the Legal Document section on the Company's website at www.wrdnb.com.