TICKMILL
UNITED KINGDOM

CFDs on Stock - Key Information Document

June 2025

Everything You Need To Know About CFDs on on Stocks

Purpose: This document provides you with key information about this investment product, specifically Contracts for Difference ('CFDs') on stocks. 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 as well as relevant performance information and to help you compare it with other products.

General Information: Tickmill UK Ltd ('Company') manufactures and distributes CFDs. More information on the company and contact details can be found on https://www.tickmill.co.uk/about/contact-us. The Company is authorised and regulated by the Financial Conduct Authority (FCA) (717270).

YOU ARE ABOUT TO BUY A PRODUCT THAT IS NOT SIMPLE AND CAN BE DIFFICULT TO UNDERSTAND.

Product: What is this product?

Type: A CFD is a leveraged contract entered into with the Company on a bilateral basis. It allows an investor to speculate or hedge on rising or falling prices in an underlying stock through online trading platforms. An investor has the ability to buy (or go "long") the CFD to benefit from rising underlying stock prices; or to sell (or go "short") the CFD to benefit from falling underlying stock prices or not trade at all. The price of the CFD is derived from the price of the underlying stock price. For instance, if an investor is long in a CFD and the price of that underlying stock rises, the value of the CFD will increase and when the contract can be closed at profit the Company will pay the difference between the closing value of the contract and the opening value of the contract. Conversely, if an investor is long and the cash price of the underlying stock falls, the value of the CFD will decrease; if the contract is then closed, the client will be debited with the difference between the closing value of the contract and the opening value of the contract. The use of leverage with CFDs has the effect of magnifying both profits and losses.

This document provides key information on CFDs where the underlying investment option that you choose is a stock offered by the Company. Our CFDs are not listed on any stock exchange, and the prices and other conditions are set by us in accordance with our Best Interest and Order Execution Policy.

Objectives: Allows you to speculate on the price movement without ever taking delivery of the underlying stock over any period. The spread, financing and price movement all determine its profitability. The objective of the CFD is to allow an investor to gain leveraged exposure to the movement in the value of the underlying stock (whether up or down), without actually needing to buy or sell the underlying stock. The exposure is leveraged since the CFD only requires a small proportion of the contract value to be deposited as initial margin and is one of the key features of trading CFDs. CFDs do not have an expiry date and are therefore open-ended; hence there is no recommended holding period and it is at the discretion of each individual investor to determine the most appropriate holding period based on their own individual trading strategy and objectives.

Target Retail and Professional Investor: Small to large scale retail and professional investors with knowledge and experience of the industry who feel comfortable trading complex financial markets and who want to trade with money they can afford to lose and have high risk tolerance. Prospective clients should understand how the prices of CFDs are derived, understand the impact of and risks associated with margin trading, its key concepts along with leverage and the potential to bear losses that may be equal to their total deposits. Trading CFDs offer access to a range of markets. When trading CFDs, you have the potential to diversify your trading strategies as well as take advantage of different opportunities across global markets.

Available from Monday to Friday from 16:35 - 22:55 (MT5 Server time)*

- *Trading hours may change without notice. Liquidity Providers can adjust the schedule based on market conditions and maintenance. We recommend checking the MT4 or MT5 platforms for the latest trading hours before placing a trade.

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

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. 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.

Trading CFDs on margin carries a high level of risk and may not be suitable for everybody. The high degree of leverage can work for or against you due to market movement. In addition to market price, there are also other risks associated to this product: foreign exchange risk, market risk, leverage risk, market disruption risk, online trading platform risk, IT risk, and liquidity risk. Before deciding to trade CFDs, you should carefully consider your trading objectives, level of experience and risk appetite. Trading CFDs requires you to maintain a certain level of funds in your account to keep your positions open. It is possible for you to sustain losses equal to your investment (deposit), therefore you should not deposit money that you cannot afford to lose and if there is a sudden adverse movement in the market you may be required to deposit additional funds at short notice. 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 your risk.

Performance Scenarios

The scenarios presented are an estimate of future performance based on historical data how the value of this investment varies. What you get varies depending on how the market performs and how long you hold the CFD. The stress scenario shows what you might get back in different market circumstances, and it does not take into account the situation where we are not able to pay you. This key information document applies to any stock CFD. For each trade you enter, you will be responsible for choosing the CFD instrument, when you open and close, the size of the trade (risk) and whether to use any risk mitigation features (such as stop loss orders).

Assumptions

Stocks CFD	AAPL - Apple Inc.
Opening price (€)	221.00
Trade Size (per CFD)	100 lots (100 units)
Margin %	20%
Margin Requirement (€)	4,420
Notional value of the trade (€)	22,100

Scenarios

Buy Performance scenario	CLOSE price	Price change	Profit/ Loss	Sell Performance scenario	CLOSE price	Price change	Profit/ Loss
Favourable	224.32	1.50%	331.50	Favourable	217.69	-1.50%	331.50
Moderate	222.11	0.50%	110.50	Moderate	219.90	-0.50%	110.50
Unfavourable	217.69	-1.50%	-331.50	Unfavourable	224.32	1.50%	-331.50
Stress	198.90	-10.00%	-2,210.00	Stress	243.10	10.00%	-2,210.00

*The loss is restricted to your account balance as we offer negative balance protection.

* Values of stocks are subject to extreme price volatility and hence may result in significant loss over a short period of time.

What happens if the Company is unable to pay out?

In the unlikely event that Tickmill UK was to go into liquidation and we are not able to pay you what is owed, you could lose your entire investment. However, Tickmill UK segregates all retail client funds from its own money in accordance with UK Client Asset rules. Furthermore, the UK government backed Financial Services Compensation Scheme [FSCS] will protect eligible clients up to a maximum of £85,000. (Most individual clients, regardless of classification will be eligible). See https://www.fscs.org.uk/ for more details.

What are the costs?

Trading Stocks CFDs within the Company incurs the following costs:

Stocks CFDs						
	Type of Cost	**Classic**	**Pro**	**VIP**	**Raw**	**Description**
Spread	One-off	From 0.02	From 0.02	From 0.02	From 0.02	The difference between the buy (Ask) price and the sell (Bid) price. When a position opens, the spread "cost" is realised. Traders should note that in the event of low liquidity, spreads might significantly increase from their normal levels.
Swaps	Recurring	**	**	**	**	*SWAPs are determined by the overnight interest rate of each currency; the overnight rate is the interest rate that the banks would in theory lend and borrow from each other. A swap fee is charged when a position is held overnight. As an example, for FX, the swap charge is the interest rate differential between the two currencies of the pair. ** SWAPs can be seen on our website: https://www.tickmill.co.uk/conditions/spreads-swaps and in our platform. We are adding Mark up on that overnight interest rate (SWAPs).
Commission	One-off	0	0	0	0	A commission "cost" is based on volume transaction and is one charge for both opening and closing a position. There are no commissions cost for trading CFDs on Stocks.

Compound Effect of Costs	Long/Short	Instrument	Volume (lots)	Spread in points	Spread value in Euro	Commission	Swaps 1 night	P/L	Net Profit	Total Costs	Percentage of Costs on Return
Classic	Long	Tesla	1	23	0.23	0	0.04	€ 100	€ 99.73	€ 0.27	0.27 %
Pro	Long	Tesla	1	23	0.23	0	0.04	€ 100	€ 99.73	€ 0.27	0.27 %
VIP	Long	Tesla	1	23	0.23	0	0.04	€ 100	€ 99.73	€ 0.27	0.27%

Liquidation Level

Any open positions you have on your account may be automatically closed if your available funds fall below 50% of the required margin to maintain those positions open.

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

There is no minimum period that you must keep this investment open and you can open and close it at any time while the market is open. You can request a withdrawal of available funds on your account during normal working hours and this will be processed the same working day or the next working day. There is no recommended holding period, no cancellation period and therefore no cancellation fees. However, overnight funding cost can be a significant burden for positions with long holding periods.

How can I complain?

You should submit a Complaint Form to the Complaints Management Function of the Company by email at complaints@tickmill.co.uk or by post at our address: 3rd Floor, 27-32 Old Jewry, London EC2R 8DQ. UK. You will receive an initial acknowledgment receipt of your complaint which will include a unique reference number for your complaint. The complaints management function will investigate your complaint and provide a final decision within 2 months of the complaint receipt. A copy of the Firm complaints procedure can be found here. If you are not satisfied with the final decision you can submit a complaint to the Financial Ombudsman (https://www.financial-ombudsman.org.uk/).

Other relevant information

- The Legal Documents on our website contain important information regarding your account. You should ensure that you are familiar with all the Legal Documents that apply to your account. Further information about this product can be found on our website: www.tickmill.co.uk
- Dividend Adjustments: https://www.tickmill.co.uk/instruments/stocks