

# Key information Document

## 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

Product Name: **Ratio Collar**

PRIIP Manufacturer: Moneycorp Financial Risk Management Limited. For further information visit <https://www.moneycorp.com/en-gb/business/risk-management/> or call 0207 589 3000

Production Date:

**YOU ARE ABOUT TO PURCHASE A PRODUCT THAT IS NOT SIMPLE AND MAY BE DIFFICULT TO UNDERSTAND**

## I. WHAT IS THIS PRODUCT?

Type: An Over the Counter (OTC) contract - Foreign Exchange Instrument

### OBJECTIVES

#### POTENTIAL OUTCOMES

- If the Fixing Rate is at or below the Strike Rate, then
- the Client may receive the Notional Amount at the Strike Rate
- If the Fixing Rate is above the Strike Rate and below the Advantage Rate, then
- There is no obligation
- If the Fixing Rate is at or above the Advantage Rate, then
- the Client is obliged to receive the Leveraged Notional at the Advantage Rate

### INTENDED RETAIL INVESTOR

Retail investors who: (i) have a theoretical knowledge of derivatives that is sufficient to intuitively understand the performance of the product at a high level but potentially limited prior practical experience and (ii) are seeking a product for hedging purposes or investment return.

## Trade parameters

Client

Dealer Moneycorp Financial Risk Management (MFRM)

Premium

Trade Date

Expiry Date(s)

Settlement Date(s) Expiry Date(s) + 2 Business Days

Currency Pair

Fixing Rate

Notional Amount

Leveraged Notional

Spot Reference

Strike Rate



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## III. What happens if Moneycorp Financial Risk Management is unable to pay out?

Moneycorp FRM is covered by the Financial Services Compensation Scheme in relation to the provision of the Services. The Client may be entitled to compensation from the scheme if Moneycorp FRM cannot meet its obligations. This depends on the circumstances of the claim. Further information about compensation arrangements is available from: The Financial Services Compensation Scheme, 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU, or visit <https://www.fscs.org.uk/>.

## IV. What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, over the recommended holding period. They include potential early exit penalties. The figures assume you invest GBP 10,000. The figures are estimates and may change in the future.

### COSTS OVER TIME

The person selling you this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Nominal amount GBP 10,000

Scenarios	If you end after 1 year	If you end at the end of the recommended holding period
Total Costs	GBP	GBP
Impact on Return (RIY) per year		

### COMPOSITION OF COSTS

The table below shows:

- The impact each year of the different types of costs on the performance of the product at the end of the recommended holding period
- The meaning of the different cost categories

This table shows the impact on return per year

One-off costs	Entry Costs		The impact of the costs you pay when entering your investment. The impact of the costs already included in the price. This is the most you will pay and you could pay less. This includes the cost of distribution of your product.
	Exit Costs	n.a.	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	n.a.	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	n.a.	The impact of the costs we take for managing your investments and the costs presented in Section II.

## V. How long should I hold it and can I take money out early? Recommended holding period is?

The product is designed to be held to maturity. We are not obliged to accept any request by you to terminate the product prior to the end of its term. If we agree to terminate the product prior to the end of its term, the amount you pay or receive will be based on the value we receive from terminating our hedge position(s) and may include an early Exit Cost. Where you reduce your economic exposure under the product by entering into an equal and opposite position, you will be entering into a new product and this may include Entry Costs (see the section "What are the costs?").

## VI. How can I complain?

Moneycorp FRM operates a complaints procedure in accordance with FCA Rules, a copy of which is available on <https://www.moneycorp.com/en-gb/contact-us/>. If you wish to make a complaint in connection with any of the Services, you should promptly provide full details of the complaint to: The Compliance Officer, Moneycorp FRM, Floor 5, Zig Zag Building, 70 Victoria Street, London, SW1E 6SQ. Moneycorp FRM will use all reasonable efforts to investigate and re-solve the matter promptly and fully. If you are dissatisfied with the handling of any complaint, you may have the right to refer the matter directly to the Financial Ombudsman Service. Information on the Financial Ombudsman Service, including how to make a claim, eligibility criteria and the procedures involved, is available from: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR ([www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk))

## VII. Other Relevant Information

The information contained in this key information document does not constitute a recommendation to buy or sell the product and is no substitute for individual consultation with a financial advisor. For comprehensive terms surrounding this product that are not contained within the KID, please refer to the following documents provided to you:

- Moneycorp Financial Risk Management Limited's Terms & Conditions
- Product Disclosure Statement

If you have any queries regarding these, please contact your Moneycorp Financial Risk Management dealer.