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Key Information Document (KID) – CFDs on Interest Rates

Purpose:

This document provides you with key information about this investment product. This shall not be intended as a marketing material. The information is required by law to help you understand the nature, costs, risks, potential gains and losses of this product and to help you compare it with other products.

Product:

Contract for differences (the "CFDs") on Interest Rates..

Manufacturer of the Product: Capital Com SV Investments Ltd (the "Capital Com" and/or the "Company") is authorized and regulated by the Cyprus Securities and Exchange Commission (the "CySEC") with License Number 319/17 and operates as a Cyprus Investment Firm (the "CIF"). The Company's registered office is located at 66 Christaki Kranou, 7th floor, City Tower, 4042, Germasogeia, Limassol, Cyprus. Please see below further details and information:

- The Company's official website is https://capital.com/en-eu.
- Further information, including how to contact us can be found on our website. Alternatively, you can reach us by phone at +357 25 123 646.
- CySEC is the competent authority responsible for supervising Capital Com in relation to this Key Information Document.
- The Company acts as both the manufacturer and distributor of CFDs on Interest Rates offered through its trading platform(s).

Last Revision Date: This KID was last updated on [28/09/2026].

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

WHAT IS THIS PRODUCT?

Type: Capital Com offers CFDs across a range of underlying asset classes, including, but not limited to Interest Rates. CFD on an Interest Rate is a derivative product which is traded Over the Counter (OTC) and it is a leveraged financial instrument the value of which is determined based on the value of the underlying asset. A CFD is a type of transaction which makes either profit or loss to investors depending on the fluctuations in the value or price of a relevant underlying asset. A list of Interest Rates we offer CFDs on can be found at https://capital.com/en-eu/markets/.

Term: CFDs on Spot Interest Rate or Interest Rate Futures are generally used for short-term trading. A CFD on a Spot Interest Rate does not have a fixed maturity date or minimum holding period. You may open and close your position at any time, provided you have sufficient margin. For certain underlying assets, a trading adjustment may be applied to reflect specific market conditions. This adjustment is cash-neutral and does not represent a fee charged by the Company. Depending on the instrument, the adjustment may be embedded into the overnight fee/swap, or alternatively reflected through the Daily Premium Adjustment (the "DPA"). Details for each instrument can be found in the "Market Info" section of the trading platform. In contrast, a CFD on Interest Rate Future has a pre-defined expiry date. These contracts cannot be rolled over. If your position remains open at expiry, it will automatically close at the settlement market price. The expiry date of the CFDs on Interest Rate Future can be checked at any time by clicking the "Market Info" icon on the top right side of the main trading platform screen. However, Capital Com reserves the right to close automatically open positions without prior notice if you fail to maintain sufficient margin in your account, do not respond to a margin call, or if investor protection mechanisms, such as the Close-Out Margin Rule (the "MCR"), are triggered. Importantly, due to the Negative Balance Protection (the "NBP") in place, your losses can never exceed the total amount invested.

Objective: The objective of investing in this product is to profit from changes in the price of the underlying asset (i.e. Interest Rates), whether it rises or falls, without owning the underlying asset. If you expect the price of an Interest Rate to rise, you may open a long position (buy). If the market moves in your favour, you may earn a profit. Conversely, if you expect the price to fall, you may open a short position (sell), aiming to profit from downward price movements. CFDs are leveraged instruments, meaning that you only need to deposit a portion of the total trade value, known as initial margin, to open a position. While leverage can amplify profits, it also increases the risk of losses. If the market moves against your position, you may incur a loss up to the full amount invested. More information about initial margin requirements is provided in the relevant section below.

Intended retail investor: This product is intended for retail investors who have sufficient knowledge and experience in trading, and who are capable of understanding and willing to accept the risks associated with short-term trading in leveraged derivative instruments. Retail investors should understand how CFDs are priced, including the key concepts of margin, leverage and exposure, and should accept the possibility of losing the entire amount invested due to the structure of the product. The product is suitable for investors with speculative, hedging, short-term, long-term (when part of a broader diversification strategy), or portfolio diversification objectives. It is intended for investors who have adequate financial resources and are able to bear the full loss of their initial investment.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

Risk Indicator



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 or because we are unable to pay you. The Company has classified this product as 7 out of 7, which represents the highest risk category. This rating reflects the very high potential for losses based on future performance and the strong likelihood that poor market conditions could significantly impact the value of the product. CFDs on Interest Rates are high-risk instruments that can result in rapid losses due to adverse movements in the underlying market. For retail clients, losses are limited to the total funds available in their trading account, as NBP ensures the account cannot fall below zero. This means your losses may exceed the margin initially required to open the position, but will not exceed your available account balance. There is no capital protection against market risk, credit risk, or liquidity risk. Please refer to our Terms and Conditions for more details.

Important Note: Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

This product does not include any protection from future market performance so you could lose some or all of your investment. 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 (the "ICF") (see the section "What happens if Capital Com is unable to pay you?"). The indicator shown above does not consider this protection.

Performance Scenarios

This KID applies to a CFD on any Interest Rate available on the Company's platform. However, each CFD you enter into is specific to you and your choices i.e. you shall choose the underlying Interest Rate; the size of your position; when you open and close your

position; and whether to use any risk management tools we offer such as stop loss orders.

What you will get from this product depends on future market performance. Although future market performance is uncertain and cannot be accurately predicted, past performance is also not a reliable indicator of future performance.

Product: CFD on U.S. 10-Year Treasury Yield Interest Rate positions Holding period: 1 day Notional Amount: USD 10,000 Minimum Margin Requirement: USD 2,000		**Long (in USD)**	**Short (in USD)**
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress**	Profit or loss after costs	-17.44	-17.41
	Percentage return	-0.17%	-0.17%
Unfavourable	Profit or loss after costs	-10.64	-10.56
	Percentage return	-0.11%	-0.11%
Moderate	Profit or loss after costs	-2.16	-2.09
	Percentage return	-0.02%	-0.02%
Favourable	Profit or loss after costs	6.31	6.38
	Percentage return	0.06%	0.06%

* The figures shown include all the costs of the product itself. The figures do not take into account your personal tax situation, which may also affect how much you get back.
***The position will automatically be liquidated once the margin close-out level of 50% is reached.*
*** The return is calculated as a percentage over the notional amount.

The table above illustrates how your investment could perform in favourable, moderate, unfavourable and stress conditions, assuming that you invest in CFDs on Interest Rates. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies and are not an exact indicator. Your profit and loss will vary depending on how the underlying market performs and how long you keep the position open. The favourable, moderate, unfavourable scenarios shown are illustrations using the worst average, and best performance of the product over the last 10 years. Markets could develop very differently in the future. The stress scenario shows what you might get back in extreme market circumstances. The performance scenarios assume you only have one open position and do not take into account the negative or positive cumulative balance you may have if multiple positions are open.

What happens if Capital Com is unable to pay out?
In the event that Capital Com becomes insolvent or defaults, you may lose the entire value of your investment. Capital Com is a member of the Investor Compensation Fund (ICF) for clients of Cyprus Investment Firms (CIFs). The ICF provides compensation to eligible Retail Clients if the Company is unable to meet its financial obligations toward them. Compensation eligibility depends on your individual circumstances and is subject to the rules of the ICF. Any compensation payable will not exceed twenty thousand euros (€20,000) or 90% of the claim amount, whichever is lower. For more detailed information, please refer to our Investor Compensation Fund Policy or visit the ICF's official page on the CySEC's website https://www.cysec.gov.cy/en-GB/investor-protection/tae/. The Company offers enhanced client insurance at no cost, covering all EU retail clients, as well as those in Norway, Iceland, and Liechtenstein. In the unlikely event of Capital.com's insolvency, this private policy protects client funds beyond the €20,000 covered by the ICF, up to €1,000,000 per client. This coverage is independent of the ICF.

WHAT ARE THE COSTS?
Before you begin to trade CFDs on Interest Rates you should familiarise yourself with all associated costs and charges for which you will be liable. These charges will reduce any net profit or increase your potential losses. For more information on the associated costs and charges please visit our website.

Costs Over Time
The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product, product type, and underlying asset performance. The amounts shown here are illustrations based on an example investment of USD 10,000, assuming the position is opened and closed on the same day. This reflects the cost impact for a holding period of less than one year. Please note that the percentage figures shown are based on the example scenario and cannot be directly compared to cost figures provided for other PRIIPs, as they may differ in structure, assumptions, and holding periods.

Notional Amount: USD 10,000	**Long**	**Short**
Total Costs (in USD)	- 2.14	- 2.14
Cost Impact (*)	- 0.02%	- 0.02%

** This illustrates costs in relation to the notional value of the product.*

Composition of Costs

One-off costs			**Cost Impact**	
			Long	**Short**
Entry and Exit Costs	**Spread**	The "spread" is the difference between the lower and the higher price of a given CFD i.e. BID (selling price) and ASK (buying price). No other charges or commissions are paid. Our spreads are set at our absolute discretion, are already included in the price you pay and any changes are effective immediately. All spreads are variable and charged automatically once a position is opened. Specifically, these costs are already included in the price you pay. The methodology for calculation is as follows: **(ASK price - BID price) x Quantity**. For more information, please refer to our website.	- 1.04 USD - 0.01042%	

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One-off costs			Cost Impact	
			Long	Short
	Guaranteed Stop Loss (the "GSL") Fee	The fee is applied when a Guaranteed Stop Loss is executed. When you choose to protect your position against slippage with a guaranteed stop loss order, you'll pay a small premium if the stop is triggered. Slippage refers to the difference between the expected price of a trade and the price at which the trade is actually executed. The fee is expressed in percentage which is displayed in the deal ticket when placing the Guaranteed Stop Loss Order. The methodology for calculation is as follows: ***GSL Fee = GSL Premium x Position Open Price x Quantity***	- 10 USD - 0.10% (if triggered)	
Ongoing costs				
Management fees and other administrative or operating costs	**Overnight fees**	If you keep a position open overnight (after a certain cut-off time), an overnight premium is subtracted or credited to your account. Negative is a charge, positive is credit. Overnight fees are variable and available per instrument on the website. Overnight fees for CFDs on Interest Rates are calculated as follows: ***Trade size x Closing Mid Price x Daily (Buy or Sell) Overnight Fee %*** (variable rate from platform).	-1.10 USD -0.01096%	-1.10 USD -0.01096%
	Inactivity fee	Inactive accounts are subject to a monthly charge of **0 EUR/USD/GBP** (or the equivalent of EUR) after one (1) year of inactivity, relating to the maintenance / administration of such inactive accounts. Find more on Inactive Account in our Terms and Conditions.	0 USD per account per month *(if applicable)*	
Incidental costs taken under specific conditions				
Incidental costs	**Currency Conversion Fee**	Investors who convert transactions, including, but not limited to, profits, losses, and overnight funding adjustments, from or to their account's default currency are subject to a foreign exchange (FX) conversion fee of 0.7%, applied to the applicable exchange rate at that moment. In cases of deposits made in a currency other than the account's default currency, Capital Com may suggest a conversion. Capital Com conversion rates are dynamic and will be displayed during the deposit process. No additional FX fee will be applied to such deposits. As an example, if a USD 100 profit is converted back toEUR 90 at an exchange rate of 1.10, a fee of EUR 0.63 will be applied (EUR90 * 0.7%) In addition to the above trading-related conversions, should clients make use of the standalone currency conversion to convert currencies between financial accounts (e.g., USD to EUR, GBP to USD) at their discretion, a markup fee of 0.7% will apply for retail clients on top of the applicable exchange rate. The conversion rate will be dynamically displayed during the process. (e.g., if a client converts USD 1,000 to EUR 900 at an exchange rate of 1.11, a markup fee of EUR 6.30 will be applied (EUR 900 × 0.7%). The final amount credited to the client's account would be EUR 893.70. For full details, please refer to the Fees and Charges section of our website).	- 0.7%	
Additional costs	**% - N/A**	You should be aware of the possibility that other taxes or costs may exist that are not paid through or imposed by us. It is your sole responsibility to bear these additional costs.		

**This illustrates costs in relation to the notional value of the product.*

HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

CFDs on Interest Rates generally have no recommended holding period since you decide when to close your position(s). You should monitor the product to determine when the appropriate time is to close your position(s), which can be done at any time during normal trading hours (see our specific trading here). This may temporarily be unavailable in exceptional market situations though, during which you should contact us. Besides the costs outlined under "What are the costs" section above, there are no additional costs for closing an open position.

HOW CAN I COMPLAIN?

In the event you are dissatisfied with a financial product or service provided to you by Capital Com, you are entitled to lodge a complaint at any time and free of charge. The complaint may be submitted via email to complaint@capital.com or the complaints online website form. For further details regarding the complaints handling process you may refer to our website: https://capital.com/en-eu/terms-and-policies/complaints-procedure. Where you believe that your complaint was not fairly handled and you are not satisfied, you have the right to refer the matter to the Financial Ombudsman of the Republic of Cyprus (see details here), or to the CySEC(see details here).

OTHER RELEVANT INFORMATION

Further information with regards to this product can be found on our website in the "Markets" section https://capital.com/en-eu/markets/. You should ensure that you read and acknowledge our legal documents, which include, *inter alia*, the Terms and Conditions, Risk Disclosure Statement, Order Execution Policy, Client Categorisation, Complaint Handling Policy. An indicative list with links to the relevant documents can be traced here. Such information may also be provided to you upon request.