



**IT IS VERY IMPORTANT THAT YOU READ AND FULLY UNDERSTAND THE FOLLOWING RISKS OF TRADING AND INVESTING:**

**General Disclosures**

**Bamboo Systems Technology Limited** (“Bamboo”) operates a website at <https://investbamboo.com> and/or mobile applications (“Site” or “App”). This communication and all data are for informational purposes only and do not constitute a recommendation to buy or sell securities. The value of your investment will fluctuate over time and you may gain or lose money. Bamboo does not provide personalized or specialized investment advice, financial, tax, estate or retirement planning to its clients. PAST PERFORMANCE IS NO GUARANTEE OF FUTURE RESULTS, AND ANY EXPECTED RETURNS OR HYPOTHETICAL PROJECTIONS MAY NOT REFLECT ACTUAL FUTURE PERFORMANCE. FURTHERMORE, PAST RETURNS MAY REFLECT THE PERFORMANCE OF ASSETS FOR A FINITE TIME, OR DURING A PERIOD OF EXTREME MARKET ACTIVITY. ALL INVESTMENTS INVOLVE RISK AND MAY LOSE MONEY.

Bamboo believes it is very important that every Customer understands all of the risks of any form of trading or investing. There can be no assurance that the portfolio of securities for you will meet or exceed the projected performance illustrated on the Site or App, or achieve the expected result.

**USE OF SELF-DIRECTED TRADING ACCOUNTS**

All Customer Accounts are self-directed. Accordingly, Customers are solely responsible for any and all orders placed in their Accounts and understand that all orders entered by them are unsolicited and based on their own investment decisions or the investment decisions of their duly authorized representative or agent. Consequently, any user of the App/Site agrees that neither Bamboo nor any of its employees, agents, principals or representatives: 1) provide investment advice in connection with a Customer Account; 2) recommend any security, transaction or order; 3) solicit orders; 4) act as a market maker in any security; 5) make discretionary trades; and 6) produce or provide research. To the extent research materials or similar information is available through <https://investbamboo.com> or the websites of any of its affiliates, these materials are intended for informational and educational purposes only and they do not constitute a recommendation to enter into any securities transactions or to engage in any investment strategies.

**GENERAL RISKS OF TRADING AND INVESTING**

**Past performance is not necessarily indicative of future results.**

All investments carry risk, and all trading decisions of an individual remain the responsibility of that individual. There is no guarantee that systems, indicators, or trading signals will result in profits or that they will not result in losses. All Customers are advised to fully understand all risks associated with any kind of trading or investing they choose to do.

**Bamboo is a service provider.**

Neither Bamboo nor its affiliates provide any trading or investment advice. We provide technology, technology support, and administrative services, and do not offer trading or investment advice or recommend the purchase or sale of any securities. Therefore, Customers need to depend on their own mastery of the details of trading and investing in order to handle problematic situations that may arise, including the consultation of their own advisors as they deem appropriate.

**Risks:** Investing in fixed-income securities involves risks, including but not limited to, interest rate, credit, market, liquidity, and inflation risks. These risks can have an adverse impact on the principal or a reduce interest income.

- 1       **Interest Rate Risk:** Fixed-income securities are subject to interest rate risk, which means that changes in market interest rates may adversely affect the value of the investment. When interest rates rise, the value of existing fixed-income securities may decline, resulting in a decrease in the investment's value.
- 2       **Credit Risk:** Fixed-income securities are subject to credit risk, which is the risk that the issuer of the security may default on its payment obligations. Credit risk varies depending on the issuer's creditworthiness and may affect the investment's value and income.
- 3       **Market Risk:** Fixed-income securities are subject to market risk, which means that changes in the overall financial markets, including economic conditions, could affect the value of the investment. Market risk includes changes in interest rates, inflation rates, and overall market sentiment.
- 4       **Liquidity Risk:** Fixed-income securities may be subject to liquidity risk, which is the risk that the investment may not be easily bought or sold at the desired time or price. This could result in a loss of principal or difficulty in liquidating the investment.
- 5       **Past Performance:** Past performance is not indicative of future results. The performance of fixed-income securities may fluctuate and may not be predictable. The investor may not achieve the expected returns or income from the investment.
- 6       **Tax Considerations:** The tax treatment of fixed-income investments may vary depending on the investor's individual circumstances and tax laws. Prospective investors should consult with their tax advisor to understand the tax implications of investing in fixed-income securities.
- 7       **Diversification:** It is important to diversify investments across different asset classes, including fixed-income securities, to spread risk and potentially enhance returns. Concentrating investments in a single fixed-income investment may increase the risk of loss.

Bamboo does not guarantee the performance of the Investments, and should any guarantee be available, this will be derived from our Asset Manager and will be communicated to you separately.

All our Asset managers have Fidelity Insurance that covers losses resulting from theft, forgery, embezzlement, or other fraudulent activities carried out by employees or authorized representatives. Please, however, note that the terms of the insurance will be subject to separate terms and conditions. We also ensure that your funds and Investments are always kept and remain separate from our own funds in line with best practices.

To conclude, investing in Bamboo Fixed return involves risks, and prospective investors should carefully consider the risks and potential benefits before making any investment decision. It is important to understand the specific terms and conditions of the investment, including the risks, fees, and other factors that may affect the investment's performance. Prospective investors should consult with a qualified financial professional or investment advisor to assess their individual circumstances and make informed investment decisions.