



STARTER GUIDE

All info you need to know before making your investment!



Table of context

Who are we?	03
How do we work?	04
Risk	05
Onboarding proces	06
FAQ	07
Terms and conditions	09
Contact us	11

Who are we?

And even more important: What do we do?

Do you also want to have some extra income with the money you have in the bank? Then it's time to take action, because CashLabz offers a new way to grow your wealth without any work on your part! Wondering how? Then read on!

CashLabz is a young but fast-growing Hedge fund. Over the past few years, we have been looking for the best working strategies in the foreign exchange market. These strategies and matching risk management work for us and can therefore work for you too!

A Hedge fund is an investment fund that tries to make returns regardless of how the economy is doing. Most hedge funds only allow large investors, say from €100,000 onwards. CashLabz, however, believes that anyone should be able to access a hedge fund. That's why you can start with us from as little as €300 with a profit guarantee for the first 30 days!

We are convinced that our strategies are capable of beating inflation. Best of all, you can start at no cost!

Curious? Read on or make an appointment to see if CashLabz is for you!



How do we work?

What do we offer you?

In recent years, we have plunged into the foreign exchange market with the aim of developing smart strategies to achieve returns. Returns are achieved by responding to small changes in foreign exchange rates.

If we make a profit, you make a profit with us: we link your trading account to ours, so you get the same 1:1 results we do! So you don't need to know anything about the currency market. All you have to do is watch! You can withdraw the money at any time. Your withdrawal will be processed within 24 hours.

Our service is absolutely free! You can start right away at no cost. We only charge 35% of the profit made on your capital. Don't make a profit? Then you don't pay us any money either.

We work with the best brokers (trading platforms) in the world. Because your assets are placed directly with the broker, we can never access your money. you have this under your own management and can withdraw the assets at any time. Note that you participate in a fund. If you want to withdraw money, the fund manager will do so as soon as possible. This can take up to 48 hours.

CashLabz's hedge fund is managed by a professional fund manager with more than 20 years of experience in the financial market. Thus, your money is traded exclusively by professionals.

We understand that it all still sounds a bit complicated. That is why we are going to guide you step by step through the application process. We will be happy to help you both physically and digitally.



Risk

What's on the board?

Our aim is to make our clients well aware of the risks involved in investing. It is important at all times to consider for yourself whether you can control your emotions when investing. After all, the value of your investment will fluctuate.

As you will probably understand, without taking risks, there can be no returns. It is therefore important that you fully understand the risks of investing before signing up to our service. Your deposit may become worth less or even be lost altogether. Therefore, do not invest money that you think you will need over time. Only the money you can afford to lose is the money you can invest with.

Most people (about 90%) make losses trading in the foreign exchange market. We try our best to make a profit. This has been going very well for 2 years! However, past results are never a guarantee for the future. Even the best financial products face losses from time to time. So is the case with CashLabz's fund. If we only made profits, it would not be realistic!

Transactions in the fund use CFDs (contract for difference). These are contracts with which you fix the buying or selling price of a currency, without purchasing the underlying asset. Trading with CFDs is risky because it uses leverage. CashLabz does not recommend anyone to use CFDs without professional knowledge. CashLabz's fund is managed by a professional fund manager, who can safely handle CFDs.

Investing in CashLabz's fund is entirely at your own risk. We do not give you financial advice, you ultimately decide whether you want to invest. CashLabz is therefore in no way liable for any losses associated with the hedge fund.

However, we do offer you the first 30 days to try the fund without risk, to see if it's something that suits you! Should you have made a loss after 30 days, we will take care of it and you will be refunded the difference between your deposit and the current balance from us.

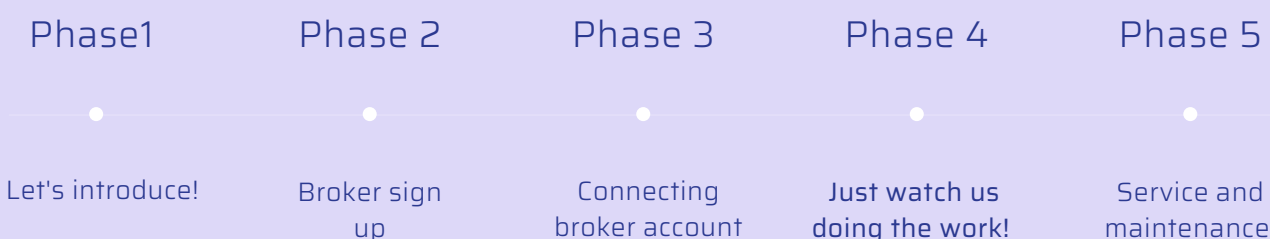
Note: The guarantee applies to a maximum investment of €1000 and a minimum participation of 30 days. If you want to withdraw your money earlier, you cannot use the guarantee.

When signing up, you automatically agree to the terms and conditions. Please read the terms and conditions before signing up.



Onboarding process

How does your onboarding look like?



Phase 1

We get to know each other and see if our programme suits you. You have the opportunity to ask anything that is on your mind. This is a free, no-obligation conversation. So you are not tied to anything. We prefer to meet in person, but digital appointments are also possible for longer distances.

Phase 2

Once you have made the decision to invest, we are going to guide you step by step through the broker application process. You will get all the help you need!

Phase 3

Once your account is opened, we're going to link your trading account to CashLabz's fund so that you start copying us. Here too, we're going to help you step by step. After linking, you can withdraw your money at any time or make additional deposits if you wish.

Phase 4

Now that you have gone through the application process, you are all set and we will go to work for you! All you have to do is watch!

Phase 5

After your registration, you may continue to ask all your questions to us, we are happy to help! Need help with a deposit or withdrawal, for example? Even then we are here for you!



FAQ

These questions have frequently been asked

Where do I find your terms and conditions?

Our terms and conditions are described on the penultimate page of this document. When you sign up, you automatically agree. Please read the terms and conditions and risks carefully before you start investing.

Who can invest with CashLabz?

Anyone aged 18 and above may apply and start investing.

What do I need to begin?

You need a phone or other device that can connect to the internet.

How much money do I need to get started?

The minimum participation is €300.

What am I locked into?

You are not tied to anything! You can start and cancel whenever you want! Please note that deposits and withdrawals take up to 48 hours to be processed.

What does it cost to start with CashLabz?

Getting started is absolutely free! All we ask of you is to hand over 35% of the profit. This is all processed automatically through the broker.

How many profits do you make every month?

We can never guarantee profits because financial markets are uncertain. The average return is about 4% per month. This average is no guarantee for the future.

Can you access my money?

No. The money is in your own investment account. You can withdraw this money at any time. Under no circumstances can we access your money! Your money is deposited in a PAMM (percentage allocation Money Management) account, so that our fund manager can trade with the money. However, CashLabz and the fund manager can NEVER withdraw your money.

Do I have to understand what you guys do?

To use our service, you do not need any technical knowledge of trading on the foreign exchange market. It is only important that you understand the risks. So go through those before you start with us!



FAQ

Are you licenced with any financial supervisor?

No, we do not have a licence, but we do comply with all the obligations prescribed by law that apply to our business.

How do I pay you the profit split?

The part of the profit you remit to us is all taken care of automatically. So no work for you here!

Which assets do you trade?

We trade currency pairs such as euro against dollar. We respond to fluctuations between rates of all major forex (foreign exchange) pairs. We also trade indices and precious metals.

Who is responsible for the losses which can be made?

We do not give you financial advice. You always make the choice for yourself whether to invest. Therefore, CashLabz is never responsible for losses. We are responsible for our own investment capital. If we make a profit, our clients also make a profit. If we make losses, our clients also make losses.

How much money do you trade yourself?

We are trading with €40.000 on our personal accounts



Terms and conditions

Our disclaimer

CashLabz is a company that creates investment recommendations based on specific strategies in the foreign exchange market. These investment recommendations can be automatically copied through signals on a copy trading platform. These disclaimers and terms apply to the services and information provided by CashLabz. By using this website, our services, and/or information, you automatically agree to these disclaimers and terms as a (potential) customer.

CashLabz specializes in market analysis and the creation of investment recommendations. These recommendations pertain to the foreign exchange market (forex). Trading in the forex market involves leverage, which is risky. It's important for you as a (potential) customer to conduct thorough research and understand how this works. It's possible to lose your entire investment. Therefore, only invest money you can afford to lose. Approximately three-quarters of retail traders lose money in forex trading. CashLabz's strategies also experience losses from time to time, as this is inherent in trading on the foreign exchange market. Investment recommendations lead to the automatic copying of orders through signals. Intervening after placing an order is only possible by subsequently closing the order, modifying it, or executing a counter order. You, not CashLabz, are responsible for your investments and choices. By default, you follow orders 1-on-1. All orders and transactions executed in the client's trading account are initiated and undertaken at the client's and any joint account holder's own risk. You can start, stop, or pause the copy trading of a bot at any time. However, deposits or withdrawals may take some time to process. Usually, this occurs within 48 hours, but this timeframe cannot be guaranteed in the event of technical problems or disruptions. Seek independent (investment) advice according to your own judgment and needs. By using CashLabz's services, you declare as a (potential) customer that you have adequately assessed whether your investment profile aligns with the risk of the chosen signals and that you accept those risks.

CashLabz is not a copy trading platform, broker, financial advisor, or asset manager. The services and information we provide do not constitute investment advice. CashLabz only provides investment recommendations based on its own insight, which can be copied through signals on a copy trading platform. There is no guarantee that these signals or investment recommendations are accurate. Investment recommendations are of a general nature and not tailored to the individual investor's situation. It is not claimed that investment recommendations will result in profits or losses. Past results are also not indicative of future performance.

The investment recommendations are for personal use only. It is not allowed to reproduce, disclose, resell, use for commercial purposes, or otherwise provide to and/or share with third parties CashLabz's recommendations. The customer is liable to pay a fine of €10,000 per violation to CashLabz if the customer multiplies, discloses, resells, uses for commercial purposes, or otherwise provides to and/or shares with third parties CashLabz's recommendations. CashLabz reserves the right to stop providing investment recommendations and/or disconnect the customer's trading account from the copy trading system at any time, without being obligated to pay any compensation to the customer.



The Authority for Financial Markets (AFM) has established transparency requirements for issuing investment recommendations. CashLabz follows the transparency regime to the extent applicable to automated investment recommendations based on its own analysis. The (automated) provision of investment recommendations does not entail a prospectus requirement or licensing obligation by the AFM. Therefore, you are investing outside AFM supervision. As such, before linking your trading account to that of CashLabz, you must assess whether the associated risk aligns with your situation in terms of the relevant risks and necessary knowledge and experience. The broker where you create a trading account and copy our orders is located outside Europe. However, the broker is licensed and supervised by the International Financial Services Commission (IFSC). Brokers outside Europe are allowed to offer the requested services under MiFID II regulations if customers initiate the process themselves. When creating an account with the broker, you are required to declare that you are opening the account on your own initiative and are aware that the broker operates outside European supervision and regulations. In addition to IFSC regulation, the broker has implemented its own protective measures such as negative balance protection. Please carefully read the terms before accepting them on the broker's website and using this service.

You independently create an account with the broker of the copy trading platform and subscribe to copying orders to your own trading account. The copy trading platform and broker are entirely separate from CashLabz as a company. These services are distinct and can be used independently. Both the creation of a trading account and subscribing to order copying are subject to the terms of the copy trading platform and broker. During the account creation process and while subscribing to orders executed by CashLabz, you will receive information about these terms from the copy trading platform and broker. Please read these terms carefully before accepting them on the copy trading platform and broker's website and using this service. Are you located in Belgium? Since August 18, 2016, the FSMA has prohibited the commercialization of forex in Belgium. CashLabz does not intend in any way to allow residents of Belgium to subscribe to copying investment recommendations from our bots via the copy trading platform.

For copying signals, you pay a performance fee (performance-based pricing). The performance fee is 35% of the profits made with your investment. The performance fee is a percentage of the profits you earn in your trading account. There are no startup costs. The performance fee is calculated based on the high-watermark principle and applies to net profits. You will only pay the full fee once any potential drawdown or losses have been recovered in a subsequent week. The owed fee is automatically and weekly transferred from your account directly to CashLabz. The performance fee includes 21% VAT. Automated trading can result in many individual transactions. The associated transaction and interest (swap) costs charged by the broker can negatively impact returns. CashLabz does not influence the amount of transaction and interest (swap) costs charged by a broker. These costs can be viewed on the broker's website. Depending on how you became a customer of the broker, the broker may use a portion of your paid transaction costs as affiliate compensation to third parties. Although you don't pay extra for this (the broker gives up a portion of its income in this case), it's important to be aware of this. To the fullest extent permitted by law, CashLabz is not liable for the quality, accuracy, completeness, reliability, availability, or timeliness of the provided information, investment recommendations made, and/or orders copied via the copy trading platform to the customer's trading account. Similarly, CashLabz is not liable for any direct, indirect, consequential, incidental, or other damages that may arise from the use of the information we provide and orders copied by users (including, but not limited to, lost profits, loss of opportunities, trading losses, and damages arising from any inaccuracies or incompleteness of this information). The services of CashLabz and the operation of the signals and investment recommendations provided by CashLabz occur online. There are certain risks associated with this, including delays in systems or servers, technical malfunctions, inaccuracies in (displayed) information and calculations or methods of calculation, or cyber attacks. CashLabz is not liable for any damage, of any kind, resulting from these factors.





Have any questions or want to make an appointment? Contact us!



www.cashlabz.com



infocashlabz@gmail.com



+31 6 45662535