

Important investment notes

The risks of investing

General risks

- The information we provide is not advice, it is solely to enable you to make your own investment decisions. The investments and/or investment services referred to may not be suitable for all investors. We won't make any assessment of whether the investments you choose are appropriate or suitable for you, so you won't have the protection of us telling you if they're not. If you are unsure of the suitability of any investment, you should seek independent Financial Advice.
- We place investment instructions for you on an execution only basis. This means we don't give you advice on your investment decisions. You're responsible for making your own investment decisions, and for ensuring you are, and continue to be, eligible to hold your chosen investments. You should make yourself aware of any restrictions on holding or trading your chosen investments, whether those restrictions are imposed by law, the issuer or provider of an investment, or otherwise.
- Unlike cash, stock market-based investments are not guaranteed and fall in value as well as rise, we therefore believe you should only invest for the long term (5+ years). Ultimately you could get back less than you invest. Any yields will vary over time, so income is variable and not guaranteed.
- If you invest in individual shares listed on the stock market, please be aware shares can be delisted at any time, sometimes with no prior warning. If this occurs it may be difficult and costly, or even impossible, to sell your shares. You could lose the entire value of your investment.
- Past performance should not be seen as an indication of future performance.
- Exchange rate fluctuations may have an adverse effect on the value of non-UK shares.
- Tax rules referred to are those that currently apply unless otherwise stated, they can change over time and any benefit to you will depend on your circumstances.
- In addition to any initial charge quoted there may be a bid/offer spread or dilution levy.
- Some investments (e.g. some AIM stocks) are less readily realisable than others and it may therefore be difficult to deal in or obtain reliable information about their value.
- Before you decide to transfer your investment from an existing provider, please ensure you understand how the transfer will be made. Most groups will allow you to transfer as stock but not all stock can be held in with CMC Markets Investments. When transferring as stock you will typically be unable to sell your holdings during the process, for example if you wish to protect yourself from falls or realise gains. If you choose to transfer as cash remember you will be out of the market for a period. This may work in your favour if the market falls but if it rises you will not benefit from any growth while you hold cash. A few groups levy exit fees, please contact us for more details.