

# Client Vulnerability

## Exinity UK Ltd

We want all of our clients to have access to the products and services we offer, but we understand that circumstances can change meaning that some clients may become vulnerable.

In terms of your online trading with us, this might mean you are:

- Using money normally set aside for household expenses to fund your trading
- Placing trades without thinking about the potential impact on your overall finances
- Prioritising trading over day-to-day activities like sleeping or spending time with loved ones
- Focusing on bad trading decisions

If you find yourself in a vulnerable position or fear that you might be at risk of vulnerability, please contact us straight away by:

- Emailing us at [support@fxm.com](mailto:support@fxm.com);
- Calling us on +44 203 514 12 51;
- Messaging us by using the “Raise Request” function on our website.

Any information provided will be treated in the strictest confidence and will only be used as set out in our [Privacy Policy](#). We are here to provide support and can suggest additional services that offer help to vulnerable customers.

Here are some situations we think can negatively impact your decision-making when you are trading with us and/or are potential signs of vulnerability. We have included some check-in questions you can ask of yourself.

### Financial difficulties

#### New circumstances:

- You are experiencing a change in your household income
- You have long-term debt issues
- You are struggling due to increases in the cost of living
- You are worried about money

#### Check-in questions you can ask yourself:

- Am I stressed or worried about money?
- Has there recently been a significant change to my finances?

- Have I had to cut back on my spending or can I still afford all my usual outgoings?
- Am I trading with money I cannot afford to lose?

#### Trading behaviour

##### New circumstances:

- You are trading to a level you are not comfortable with
- You are concerned about how much you think about trading
- You are aware that your trading habits are unhealthy
- You are experiencing anxiety or mood swings when trading or thinking about trading

##### Check-in questions you can ask yourself:

- Have I started trading instruments that I did not previously trade?
- Am I prioritising trading over family and friends?
- Am I hiding my trading activity from family and friends?
- Does my mood change when trading or thinking about trading?

#### Life events

##### New circumstances:

- You have retired
- You have suffered a bereavement
- Your relationship has broken down
- You are a victim of domestic abuse

##### Check-in questions you can ask yourself:

- Has a recent change affected my ability to carry out my usual day-to-day life?
- Do I have a good support network in place?
- Has a recent life change had a negative effect on my finances?
- Am I using unhealthy coping mechanisms to deal with difficult events?

#### Physical and Mental Health

##### New circumstances:

- You are now getting less sleep than before
- You have a physical disability
- You have from a long-term illness
- You have an addiction
- You have a mental health condition

Check-in questions you can ask yourself:

- Am I finding it more difficult to carry out tasks which were easy for me before?
- Is my work life balance negatively affecting me?
- Do I make enough time for myself?

Getting the help you need

If you find yourself in a vulnerable situation, the best thing to do is to seek the help and advice of professionals.

Financial difficulties

Money Advice Service - <https://www.moneyhelper.org.uk/en>

National Debt Helpline - <https://nationaldebtline.org/>

Citizens Advice - <https://www.citizensadvice.org.uk/>

Step Change - <https://www.stepchange.org/>

Money and Pensions Service - <https://moneyandpensionservice.org.uk/>

Addiction

Smart Recovery - <https://smartrecovery.org.uk/>

Gordon Moody - <https://gordonmoody.org.uk/>

GamCare - <https://www.gamcare.org.uk/>

GambleAware - <https://www.begambleaware.org/>

FRANK - <https://www.talktofrank.com/>

Bereavement

Cruse - <https://www.cruse.org.uk/>

Domestic abuse

Women's Aid - <https://www.womensaid.org.uk/>

Refuge - <https://www.nationaldahelpline.org.uk/>

Respect: Men's Advice Line - <https://mensadviceline.org.uk/>

Physical Health

The Royal National Institute of Blind People (RNIB) - <https://www.rnib.org.uk/>

Action on Hearing Loss (RNID) - <https://rnid.org.uk/>

Mental Health

Mind - <https://www.mind.org.uk/>

Samaritans - <https://www.samaritans.org/>

CALM - <https://www.thecalmzone.net/>

Rethink - <https://www.rethink.org/>

Shout - <https://giveusashout.org/>

Mental Health & Money Advice - <https://www.mentalhealthandmoneyadvice.org/en/>

Alzheimer's Society - <https://www.alzheimers.org.uk/>

Further support from FXTM

Contracts for Difference (**CFDs**) are complex instruments and come with a high risk of losing money rapidly due to leverage. This means it is important you fully understand how CFDs work before you start trading.

If you want to learn more, please see [the Education section on our website](#). Regardless of whether you are just getting started, or you have been trading for a while, you can also open a free demo account to improve your understanding.

If you have an account but are reconsidering whether you fully understand our products and services and/or for whatever reason you are vulnerable, please contact us. You can request us to temporarily suspend or close your account.

We have a number of measures in place to identify signs of vulnerability, but it is not possible for us to identify and monitor all forms of potentially vulnerable behaviours.

If you need support, we are here to help, but it is important that you raise this with us as soon as possible.

Temporary or permanent account suspension is always an option with us, and you are free to request reactivation if you start to feel more comfortable with your trading habits.

Exinity UK Limited is registered in England and Wales with company registration number 10599136. Authorised and regulated by the Financial Conduct Authority (FCA), under register number 777911.