TRADING 212

Trading 212 EU GmbH

Bahnstraße 47, 40878 Ratingen, Germany

Key Information Document

Crypto CFD

Purpose: This document provides key information about this investment product. It is not marketing material. The information is required by law to help you understand its nature, costs, risks, and rewards and to compare it with other products.
Product: Contracts for Differences (the "CFD") on Cryptos.
Manufacturer of the Product: Trading 212 EU GmbH (the "Company") is authorised and regulated by the Federal Financial Supervisory Authority (the "BaFin"), and its BaFin-ID is 10109603 and operates as an Investment Firm (the "IF"). Information on how to contact us can be found on our website, and our contact number is +49 (0) 2102 - 100 494 - 00. BaFin is responsible for supervising the Company in relation to this Key Information Document (the "KID").

Date of production: This KID was created on **25.06.2026**.

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

What is this product?

Type: CFDs on Cryptos are derivative products that are traded over the counter (OTC) and leveraged financial instruments, the value of which is based on the value of the underlying asset. A list of the Cryptos we offer on CFDs can be found on our Trading Instruments webpage.
Term: CFDs on Cryptos have no maturity nor any minimum holding period. You decide when to open and close your position(s). Trading 212 is entitled to, though, (automatically) close open position(s) without seeking your prior consent if you do not maintain sufficient margin in your account. Also, the investor never loses more than the funds in the account due to the Negative Balance Protection (the "NBP") in place.
Objective: This product aims to allow investors to take advantage of prices moving up (long positions) or down (short positions) on the underlying Crypto. Trading this product enables investors to have a leveraged exposure to the price movements of an underlying Crypto without actually owning it. CFDs are leveraged products, thus allowing investors to generate high returns with a small initial deposit. However, leverage can also lead to the loss of the total amount invested. To open a position, you are required to deposit a percentage of the total value of the CFD position in your account. The maximum leverage available for retail clients is 2:1.

Intended retail investor: This product is intended for Retail investors who have the necessary experience and knowledge in trading and are able to understand and are willing to take the risks associated with leveraged products. Retail investors should understand how the prices of CFDs are derived, the key concepts of margin and leverage, as well as the possibility of capital loss. Additionally, the product targets Retail investors who have speculative and hedging objectives, wish to diversify their portfolio, have appropriate financial means and have the ability to bear the loss of the initial amount invested, subject to the NBP offered by the Company.

What are the risks, and what could I get in return?

1 2 3 4 5 6 **7**

Lower risk — Higher risk

The risk indicator assumes that you may not be able to buy or sell your CFD at the price you wanted to due to volatility of the market or you may have to buy or sell your CFD at a price that significantly impacts how much you get back.

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 market movements or because we are unable to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from future performance at a very high level, and poor market conditions are very likely to impact our capacity to pay you. A small market movement in the underlying market may have a large impact on the value of CFDs. If you are a Retail Client, the total loss you may incur will never exceed the entirety of the invested amount since you benefit from NBP measures (please refer to our Disclosure Notice for more details). However, there is no capital protection against market, credit, or liquidity risks.

Be aware of currency risk. Where the underlying instrument is priced in a currency different from your account currency, your profit or loss will be converted to your account currency at the prevailing exchange rate when your position is closed. 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 investment compensation fund (see the section "What happens if we are unable to pay you"). The indicator shown above does not consider this protection. You should also be aware of counterparty risk, margin rates, leverage, and related risks, which may impact your investment. Further details of these risks may be found in our Disclosure Notice.

Performance Scenarios

Leverage magnifies both profits and losses. For example, at 2:1 leverage, a €100,000 contract requires a 50% (€50,000) initial margin. If the market moves against you by more than 50%, you will lose your entire €50,000 deposit.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

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 favourable, moderate, and unfavourable scenarios shown are illustrations using the product's worst, average, and best performance over the last 12 months.

Product: Bitcoin **Holding period**: 1 day **Notional amount**: €10,000 **Minimum margin requirement**: €5,000		**Long**	**Short**
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress**	Profit or loss after costs Percentage return	-€570 -5.7%*	-€590 -5.9%*
Unfavourable	Profit or loss after costs Percentage return	-€298 -3.0%*	-€247 -2.5%*
Moderate	Profit or loss after costs Percentage return	-€15 -0.2%*	-€5 -0.1%*
Favourable	Profit or loss after costs Percentage return	€225 2.3%*	€276 2.8%*

*The return is calculated as a percentage over the notional amount

**The position will automatically be liquidated once the margin close-out level of 50% is reached.

The table above illustrates how your investment could perform in favourable, moderate, unfavourable and stress conditions, assuming that you invest in CFDs on Cryptos. 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. 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 the Company is unable to pay out?

In the event of default of the Company due to insolvency, you may lose the value of your investment. The Company is a member of the Securities Trading Companies' Compensation Scheme (“EdW”), which provides compensation to clients should the Company be in default. You may be able to claim compensation from the EdW if the Company is unable to pay you up to €20,000 or 90% of the claimed amount, whichever is lower. A compensation claim exists if the funds are denominated in euros or in the currency of an EU member state. For more information, please see the Company’s website.

What are the costs?

Before you begin trading, you should familiarise yourself with the associated costs and charges, which may be found on our website. The tables show the amounts that are taken from your investment to cover the different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does.

Costs over time

The tables show the amounts that are taken from your investment to cover the different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment (notional) amount of €10,000 and exit from the investment (closure of the position) the following day: a holding period of 1 day.

Notional Investment of €10,000	Long	Short
Total Costs	€18	€12

Cost impact(*)	0.2%	0.1%

This illustrates the effect of costs over a holding period of less than one year. This percentage cannot be directly compared to the cost impact figures provided for other PRIIPs.

Composition of costs

This table shows the different costs involved with our CFD products (based on the notional value in the performance scenarios' table):

One-Off costs			
Spread	The spread is the difference between the buy price and the sell price that we quote on our trading platform and is payable on opening and closing a contract. Spreads are dynamic and change depending on the underlying market conditions. Check the average spread for each instrument here.	**Buy Price**: $73,007.54 **Sell Price**: $72,965.88 **Spread**: 0.1% = €10	
Currency Conversion	The fee charged for converting cash, realised profit or losses, and adjustments from the instrument currency to the account currency. An FX fee of 0.5% applies to the result when closing a position with an instrument priced in a currency other than the currency of your account.	**Example in relation to Favourable Performance Scenario**: €225 *0.5% = €1	
Ongoing costs			
Overnight Holding Fee	Positions held in your account past 22:00 GMT will incur an overnight holding fee. The fee can be positive or negative, depending on the direction of the trade and the product. Find the fees for each instrument in the app, listed on the 'Instrument details' page. For further information, please refer here. The Overnight Holding Fee is calculated as follows: **Quantity x Overnight Interest (instrument/position) * Number of Nights**	**Short** €1 0.01%	**Long** €7 0.07%
Distributor Fee	We may occasionally share a proportion of our spread, commission and other account fees with other persons, including a distributor that may have introduced you.		
Incidental costs			
N/A	N/A		

How long should I hold, and can I take money out early?

Recommended holding period: N/A

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

How can I complain?

If you wish to make a complaint, you should contact us via the app chat function or email at info@trading212.com or in writing to Trading 212 EU GmbH, Bahnstraße 47, 40878 Ratingen, Germany. For further details regarding the complaints handling process, you may refer to our Disclosure notice. If you do not feel that your complaint has been resolved satisfactorily, you can refer your complaint to BaFin (see details here).

Other relevant information

Further information regarding this product can be found on our website in the "CFD" section. You should ensure that you read our legal documents, which include the Terms, Disclosure Notice, Order Execution Policy and others. An indicative list with links to the relevant documents can be found here.