BLUE AZURITE LTD

Key Information Document (KID / DIC)

Currency Contracts for Difference (CFDs)

Version 0.5 · 8 October 2026 · Follows the organisation of the supplied draft

PURPOSE AND DOCUMENT STATUS

This document explains the mechanics, risks and costs of a hypothetical currency CFD. It follows the organisation of the supplied draft, but is not an approved PRIIPs KID, an offer, investment advice or a statement of live trading terms. All numerical product terms below are simulation assumptions; they do not describe verified services of Blue Azurite Ltd.

Blank fields have been replaced by worked assumptions or explicit statements of evidence status. Legal identities, licences and statutory protections have not been invented. Source register observations are reported only as observations in the supplied draft, not as independently verified findings.

PRODUCT — SIMULATION CONFIGURATION

Parameter	Assumption used in this edition
Document branding / portal	Blue Azurite Ltd | https://blueazurite.app (URL supplied; operating entity not authenticated).
Product / underlying	Cash-settled, over-the-counter currency CFD; EUR/USD spot. No ownership or delivery of currencies.
Execution / direction	Hypothetical execution-only, self-directed service; long or short. The numerical scenarios use a long position.
Trade size / entry price	EUR 10,000 at USD 1.0800 per EUR; USD 10,800 opening notional exposure.
Leverage / initial margin	20:1; initial margin 5 % of opening notional = USD 540.00.
Account / settlement currency	USD / USD. No conversion occurs in the worked trade.
Holding period / expiry	One overnight financing charge; one-day illustration. Open-ended contract; no fixed maturity assumed.
Margin close-out	For this single-position illustration only: close-out threshold at account equity of USD 270, or 50 % of initial margin. No other balance or positions assumed. Execution at the threshold is not guaranteed.
Negative balance protection	Excluded from the simulation. Actual contractual availability has not been established.
Risk display	Illustrative display level 4/7. Layout simulation only; not an assessment of this CFD or a validated regulatory SRI.
Version / assessment status	v0.5, 8 October 2026. Simulation, with no regulatory risk assessment or compliance sign-off.

COMPLEX PRODUCT WARNING. Leverage magnifies losses as well as gains. A CFD position can lose its entire initial margin; without effective negative balance protection, losses may exceed the account balance.

WHAT IS THIS PRODUCT?

A CFD is a contract to exchange the price difference between opening and closing a position. A long position gains if the underlying rises and loses if it falls; a short position has the opposite gross result. You do not own the underlying asset. The contract is bilateral and is not assumed to be centrally cleared.

Only USD 540 is posted as margin in the example, while gains and losses arise on USD 10,800 of exposure. Holding the trade across the assumed financing time adds a charge. Positions may be closed voluntarily during available trading hours or compulsorily following a margin breach. Market gaps may prevent execution at the expected price.

The hypothetical target investor understands FX markets and leveraged derivatives, can bear substantial losses and actively monitors exposure. The one-day horizon is a modelling choice, not a recommendation to hold the product for a particular period.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

Lower risk | 1 | 2 | 3 | **4** | 5 | 6 | 7 | Higher risk

Illustrative display: 4 of 7. This value is used solely for this layout simulation. It does not classify the actual risk of this CFD and is not a calculated or validated Summary Risk Indicator. No methodology or validation reference has been issued for this edition. It must not be changed solely because the underlying asset class changes.

Risk	Potential consequence
Market / leverage	Small FX movements can produce large percentage losses on margin. There is no capital protection.
Gaps / slippage	Orders may execute beyond a stop or close-out threshold, particularly around news or market closures.
Liquidity	A position may be difficult or expensive to close when quotes or liquidity are limited.
Currency conversion	Different account and settlement currencies would introduce exchange-rate risk and conversion charges.
Counterparty / credit	Failure of the contractual counterparty may prevent recovery of money owed. No compensation coverage is assumed.
Operational / conflicts	Connectivity or platform failure may delay orders. A dealer acting as counterparty may have interests different from the client.

HYPOTHETICAL PERFORMANCE SCENARIOS

These are chosen price shocks, not historical estimates, forecasts or regulatory scenarios. Each row models a separate long EUR 10,000 trade. Costs are USD 3.50: USD 1.50 round-trip spread plus USD 2.00 financing. Personal tax is excluded.

Scenario / FX move	Gross P&L	Costs	Net P&L	Margin + net P&L	Return on margin
Stress / −2.00 %	USD −216.00	USD 3.50	USD −219.50	USD 320.50	−40.65 %
Unfavourable / −1.00 %	USD −108.00	USD 3.50	USD −111.50	USD 428.50	−20.65 %
Moderate / 0.00 %	USD +0.00	USD 3.50	USD −3.50	USD 536.50	−0.65 %
Favourable / +1.00 %	USD +108.00	USD 3.50	USD +104.50	USD 644.50	+19.35 %

“Margin + net P&L” is the remaining equity in the assumed USD 540 single-position account, not a redemption of the USD 10,800 notional. All four outcomes remain above the USD 270 close-out threshold. More extreme moves may trigger forced closure, slippage or a deficit.

WHAT ARE THE COSTS?

Every fee below is hypothetical and is included solely to complete the simulation. These amounts are not a tariff, price quotation or undertaking by Blue Azurite Ltd.

Product costs

Product cost	Simulation amount / basis	Timing
Spread	1.5 pips round trip. EUR 10,000 × USD 0.0001 × 1.5 = USD 1.50. For allocation only: USD 0.75 at entry and USD 0.75 at exit.	Across opening and closing
Commission	USD 0.00, expressly assumed for this example.	No separate commission
Overnight financing — long	USD 2.00 per night on USD 10,800 opening notional. Equivalent to 6.6667 % p.a. on an ACT/360 basis.	22:00 UTC; one charge in this example
Overnight financing — short	USD 1.00 per night assumed charge, not a credit. Equivalent to 3.3333 % p.a. on the same notional and basis.	Same assumed cut-off
Currency conversion	0.50 % of the converted amount, if a conversion is needed. Worked USD/USD example: USD 0.00.	At conversion
Total — one overnight long	USD 3.50; 0.03241 % of USD 10,800 notional; 0.64815 % of USD 540 initial margin.	Spread plus one financing charge
Total — one overnight short	USD 2.50; 0.02315 % of notional; 0.46296 % of initial margin.	Spread plus one financing charge

Account-level costs — hypothetical

Item	Assumed charge	Assumed trigger
Deposit	USD 0.00	No issuer charge; external provider charges excluded.
Withdrawal	USD 5.00 per request	Separate from trade P&L and performance scenarios.
Inactivity	USD 10.00 per month	After 12 consecutive months without trading; not charged in the worked example.
Other administration	USD 0.00	No other issuer fee assumed in this simulation.

Calculation and holding-period effect

Long gross P&L = 10,000 × (exit EUR/USD price − 1.0800). Net P&L = gross P&L − spread − financing. Return on margin = net P&L / 540. Return on opening notional = net P&L / 10,800.

For a +1.00 % price move, exit EUR/USD is 1.0908: gross profit USD 108.00, net profit USD 104.50, return on margin +19.35 %, return on notional +0.97 %. For a −1.00 % move, exit is 1.0692: net loss USD 111.50, return on margin −20.65 %, return on notional −1.03 %.

At unchanged assumed rates, a seven-night long position costs USD 15.50 (USD 1.50 + 7 × USD 2.00). The simulation does not model holiday or triple-swap schedules, floating funding rates or notional revaluation. These simplifications must not be treated as actual financing conventions.

WHAT HAPPENS IF BLUE AZURITE LTD IS UNABLE TO PAY OUT?

No client-money segregation arrangement, compensation entitlement or deposit guarantee has been established by the material available for this simulation. None is assumed. Actual recovery and creditor ranking depend on the contractual entity, applicable law and treatment of client assets. A Cypriot company registration alone does not establish payment-services authorisation or investor-compensation eligibility.

HOLDING, WITHDRAWALS AND COMPLAINTS

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

The example has no fixed maturity and uses one day only for illustration. Closing a trade realises its gain or loss. A withdrawal is a separate transaction and can concern only available, unencumbered funds.

Hypothetical withdrawal workflow: submit a request through the client portal; processing target two business days following completion of identity and payment checks; assumed issuer fee USD 5.00 per request. External bank delays are excluded. This is a simulated workflow, not an actual service-level promise.

Hypothetical platform-failure workflow: raise an authenticated support ticket and request position review. No telephone-dealing facility or alternative execution channel has been confirmed; the simulation does not assume that either is available.

How can I complain?

Simulated procedure: submit a written complaint through an authenticated portal ticket, receive an acknowledgement within two business days, and receive a written response within 20 business days. If the review is delayed, a progress notice explains the reason. These periods are hypothetical internal targets, not verified legal deadlines.

Portal address supplied: https://blueazurite.app. An operational complaints channel, responsible legal entity and external escalation route have not been authenticated. No invented email, telephone number or ombudsman entitlement is provided. The FSC Mauritius is the authority cited in the source draft; its competence for any particular complaint depends on the entity and activity involved.

Other relevant information

The source draft refers to a client agreement, risk disclosure, execution policy, conflicts policy and fee schedule. Their applicable versions and legal ownership are not established in this edition. No replacement policy URL is invented. The user-supplied portal and source URLs are retained as references only.

Simulated and past performance are not reliable indicators of future results. Commentary and analysis are informational, not a personal recommendation. No example in this document is a promise of return or a statement of actual pricing.

ENTITY INFORMATION — EVIDENCE STATUS, NOT SIMULATED FACTS

Item	Disclosure replacing incomplete verification fields
Blue Azurite Ltd	Document name requested by the user. Its role as the actual CFD issuer or contractual counterparty is not authenticated.
C169719 / GB19025095	Registration and licence references supplied in the original brief. Attribution to Blue Azurite Ltd is not confirmed; no licence is granted, transferred or validated by this document.
Mauritius address	Suite 803, 8th Floor, Hennessy Tower, Pope Hennessy Street, Port Louis, Mauritius: address supplied; registered-office attribution not authenticated.
Management-company role	The source draft distinguishes a dealer from Blue Azurite Ltd as management company and mentions MC/19/C1/060. That observation is retained as unconfirmed source information, not evidence of CFD authorisation.
Cyprus entity	A Cypriot entity referenced in the source material (Louki Akrita 14, 3030 Limassol; registration details user/source-supplied). Payment-facilitation mandate, registration and authorisation have not been independently established.

ANNEX A — SUPPLEMENTARY DISCLOSURES

This annex preserves the disclosure themes and territorial list from the supplied draft. It is part of the simulation edition, not a set of verified contractual terms.

A.1 — Risk and service disclosures

1. **Complexity and capital at risk.** CFDs are complex products traded on margin. Losses can exhaust your capital. Do not commit funds you cannot afford to lose. Manage exposure and consider whether leveraged trading suits your resources and experience.
2. **Online systems.** Hardware, software and connectivity failures may prevent or delay execution and position closure.
3. **Execution-only model.** The simulated service provides order execution without personal investment advice. Independent professional advice may be appropriate. The investor remains responsible for trading decisions.
4. **No underlying ownership.** The simulated CFD is cash-settled and gives no ownership, voting rights or entitlement to delivery of the underlying currencies.
5. **Research and performance.** Analysis, opinions and educational material are not offers or personal recommendations. Past and simulated performance do not reliably predict future results.
6. **EU / UK statement supplied in the brief.** The company states that it holds no EU or UK regulatory licence and does not actively market or provide regulated services there. The stated own-initiative limitation does not establish a general permission to serve those jurisdictions. This edition does not verify the statement or eligibility of any client.
7. **Payments and governing law.** The brief describes a Cypriot entity as a payment facilitator and states that related payments would be resolved under Cyprus law. The mandate and contractual choice of law remain unsubstantiated by the available material; they are not simulated as established facts.

A.2 — Excluded and restricted territories

The following scope is copied from the supplied draft, including duplicate and historical names. It is not independently verified as a current territorial policy.

Afghanistan, Algeria, Angola, Bangladesh, Belarus, Belgium, Belize, Bolivia, Bosnia and Herzegovina, Burkina Faso, Burundi, Cambodia, Cameroon, China, Côte d'Ivoire, Crimea Region, Cuba, Democratic Republic of the Congo, Donetsk Region, Dominican Republic, Gabon, Guyana, Haiti, Hungary, Iceland, India, Indonesia, Iran, Iraq, Jamaica, Kenya, Kherson Region, Laos, Latvia, Lebanon, Lesotho, Libya, Lithuania, Luhansk Region, Mauritius, Moldova, Mozambique, Myanmar (Burma), Namibia, Nepal, Nigeria, North Korea, Pakistan, Palestine, Papua New Guinea, Republic of Macedonia (FYROM), Republic of the Congo, Republic of Haiti, Republic of the Congo, Republic of the Sudan, Republic of South Sudan, Russia, Rwanda, Serbia, Slovenia, Somalia, Syria, The Bahamas, Tunisia, United States, Venezuela, Vietnam, Virgin Islands (U.S.), Virgin Islands (UK), Yemen, Zimbabwe, and Zaporizhzhia Region.

> **Source-list observations:** "Republic of the Congo" occurs twice; "Haiti" and "Republic of Haiti" both occur; "Republic of Macedonia (FYROM)" is a historical name. These entries are intentionally retained to avoid silently altering the supplied scope.

End of document — Blue Azurite Ltd · Key Information Document (simulation) · Currency CFDs · v0.5 (8 October 2026). Simulation edition: no regulatory risk assessment or compliance sign-off; entity and licence attributions unverified.