

Disclaimer

Risk Notice & Liability Disclaimer – The HEJ Collective

This is a non-binding translation. The German version is legally authoritative.

Trading in financial instruments (e.g. foreign exchange, CFDs, cryptocurrencies, commodities, or indices) as well as investments in precious metals carry a high level of risk and are not suitable for every investor. The use of leveraged products can result in significant losses, up to and including total loss of the capital invested, within a short period of time.

1. General Risk

- Trading and investing in financial markets is highly speculative.
- Past performance or statistics are not a guarantee of future results.
- Market conditions, liquidity, slippage, technical faults, or extraordinary events can lead to unexpected losses.

2. Risk of Total Loss

- There is always a possibility that the entire capital invested may be lost.
- Only capital whose complete loss would be financially bearable should be used.

3. Personal Responsibility & Risk Management

- Every individual acts on their own responsibility.
- Every individual is solely responsible for choosing the trading or investment systems used, the amount of capital deployed, and their personal risk management (e.g. position sizing, stop-loss levels).
- It is expressly pointed out that trading and investing in precious metals, equities, forex, or crypto assets do not constitute a risk-free form of investment.

4. No Financial or Investment Advice

- The information, content, statistics, and results provided on this website, as part of the potential analysis, and within the community do not constitute investment advice, financial advice, or a recommendation for action within the meaning of § 1 (1a) of the German Banking Act (KWG) or the German Securities Trading Act (WpHG).
- No individual advice is provided that takes into account a person's personal financial situation, investment objectives, or risk tolerance.

5. Liability Disclaimer for Network Partners and Third Parties

- Neither The HEJ Collective nor any affiliated network partners, intermediaries, or third parties are liable for financial losses, lost profits, or consequential or indirect damages arising from the use of referred trading or investment systems, networks, or contacts.
- Trading or investing is carried out exclusively through the brokers, platforms, or providers chosen by each individual themselves, at their own risk.

6. Compensation from Network Partners (Transparency Notice)

- The HEJ Collective offers its content, its community, and the potential analysis free of charge.
- If members invest with the network partners Flexgold or Modern Wealth Infinity as a result of a recommendation by The HEJ Collective, The HEJ Collective receives compensation or commission from these partners.
- This compensation arises regardless of whether the investment is successful or not, and has no influence on the information contained on this website or on any individual's decision.

7. No Influence on Trading Decisions

- The HEJ Collective and its network partners have no influence on individual trading decisions, strategy adjustments, order execution, or technical implementation by third-party providers.
- Technical errors, delays, or system failures at third-party providers cannot be ruled out.

8. Broker and Platform Dependency

- All trades are executed exclusively through the brokers or platforms chosen and instructed by each individual themselves.
- Risks may arise, among other things, from broker technology, server outages, spread widening, execution prices, or regulatory changes.

9. No Guarantee of Success or Profit

- No guarantee or assurance is given for profits, performance, capital preservation, or any particular return.
- Any performance figures, sample calculations, or testimonials are non-binding and represent only historical, simulated, or individual third-party values.
- Past results are not a guarantee of future profits.

10. Acceptance Through Use

- By using this website, participating in the potential analysis, and/or the community, the individual confirms that they have fully read, understood, and accepted this risk notice.

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