



FIN-POL-001

# Risk Management Policy

---

*Our Structured Approach to Identifying,  
Assessing and Managing Risk*

---

**Finova Policy**

*Built on Integrity, Discipline and Trust*

December 2025



**Finova Trading FZE LLC**

Call & WhatsApp: +971 56 126 2623 ♦ +44 7714 612701

Email: [info@finovatrading.com](mailto:info@finovatrading.com)

Web: <https://finovatrading.com>

## Document Control

Item	Detail
Policy Owner	Finova Management
Approval Authority	Chief Executive
Effective Date	1 <sup>st</sup> December 2025
Review Cycle	Annual
Current Version	V3.0

### 1. Policy Statement

Finova recognises that effective risk management is fundamental to protecting its people, reputation, counterparties, and long-term sustainability. Risk is not avoided by default, but neither is it accepted without understanding, justification, and control.

This policy sets out how Finova identifies, considers, and manages risk across all activities and engagements.

### 2. Our Approach to Risk

Finova adopts a structured, proportionate, and risk-based approach to risk management.

Risk is considered as part of normal decision-making rather than as a separate or purely compliance-driven exercise. The nature and depth of risk consideration applied will reflect the context, including the type of engagement, the assets involved, the jurisdictions concerned, and the profile of counterparties.

Finova recognises that risk may arise from legal, regulatory, financial, operational, reputational, and strategic factors, and that unmanaged risk can have consequences beyond immediate commercial outcomes.

### 3. How Risk is Considered and Managed

Risk assessment begins at the earliest stage of engagement and continues throughout the lifecycle of any activity.

In practice, this means that Finova:

- considers risk before engaging, not after commitments are made,
- applies enhanced scrutiny where complexity, value, or jurisdictional sensitivity increases,
- seeks clarity where information is incomplete or inconsistent, and
- retains the ability to pause, decline, or disengage where risk cannot be adequately understood or mitigated.

Risk management is not treated as a tick-box exercise, but as an ongoing process informed by judgement, experience, and available information.

### 4. Governance and Oversight

Responsibility for risk management sits with Finova's management, supported by appropriate internal review and escalation where required.

Decisions involving elevated or non-standard risk are subject to increased scrutiny and may require senior-level consideration. Where necessary, Finova will seek external advice to inform its understanding of specific risks.

Finova does not proceed with engagement where risk exceeds acceptable thresholds or where required information is withheld, misrepresented, or cannot be reasonably verified.

## 5. Alignment with Recognised Risk Principles

Finova's approach to risk management is informed by internationally recognised risk management principles, including those set out in frameworks such as ISO 31000.

These principles guide how risk is identified, assessed, and reviewed, without implying formal certification or registration against any specific standard.

## 6. Review and Continuous Improvement

This policy is reviewed periodically to ensure it remains appropriate, effective, and aligned with Finova's activities and operating environment.

Risk management practices evolve as the nature of Finova's engagements evolves, and this policy will be updated where necessary to reflect that change.



### **Compliance Disclaimer**

*This document is provided for informational and illustrative purposes only and does not constitute investment advice, a recommendation, or an offer to buy or sell any financial instrument. Past performance is not indicative of future results. Spot prices are used solely for analytical consistency.*

### **Copyright**

© Finova 2025. All rights reserved.

*This document, including all analysis, tables, and narrative content, is proprietary to Finova and may not be reproduced or distributed without prior written consent.*