

## **2FA Risk Awareness Statement**

### **1. What is 2FA?**

Two-Factor Authentication (2FA) is a trusted technology that allows financial institutions to verify your online identity using two distinct factors:

1. Your Personal Identification Number (PIN); and
2. A One-Time Password (OTP), which is generated by a hardware token device, sent via a Short Message Service (SMS) or generated by Google Authenticator (mobile app).

### **2. What is the purpose of 2FA?**

The key objectives of 2FA are to protect your online trading account and information from unauthorised access, and to enhance the overall security of our online trading platform.

### **3. Is 2FA compulsory for trading through OANDA Asia Pacific (OAP)?**

Yes, 2FA is compulsory when trading with OAP. To protect your account against potential attacks and malware that could result in the compromise and hijacking of your online trading accounts by unauthorized parties, you will be required to provide both your PIN and OTP to access our online trading services. You should also exercise due care to safeguard your PIN and OTP, and not disclose them to other parties.

From 12 September 2025 onwards, you will not be able access your account or trade with OAP if you do not consent to using 2FA.