

## Swap-Free Terms and Conditions

These swap-free trading account terms and conditions (the "**Swap-Free Terms**") shall apply if your account is a swap-free trading account (the "**Swap-Free Account**"). In such case, these Swap-Free Terms shall be deemed as an integral part of the Financial Brokerage Agreement for the Account of Others in Foreign Stock Exchanges between you and **INGOT Financial Brokerage Ltd.** (hereinafter as "Us", "Company").

The Client hereby explicitly acknowledges and agrees that by submitting to the Company the Swap-free trading account request, and/or providing documentation, and/or sending an e-mail, and/or indicating approval by ticking the relevant space, links, or buttons as may be designated by the Company, the Client consents to accept these terms and conditions. The Client further agrees that these terms may be updated and/or amended from time to time at the Company's sole discretion.

### Overview

Any open CFD transactions ("Transaction") held by a client at the end of the trading day, as determined by the Company or over the weekend, shall automatically be rolled over to the next business day to avoid an automatic Close Out and settlement of the Transaction. The Client acknowledges that when rolling over such Transactions to the next business day, Overnight Swap charges and Administration Fees may be either added or subtracted from the Client's Account in relation to such Transactions ("Swap Charges"). These Swap Charges will be displayed on the Platform under the 'Swap' field.

- Our offered accounts are primarily swap-enabled accounts. However, upon the Client's request or at our discretion, we may offer swap-free conditions for a limited duration, during which no Swap Charges will be applied to the Client's Account, "Grace Period," and volume limits will apply according to the specific instrument and account type. These criteria will be published on our website and are subject to amendment from time to time without prior notice. The Client acknowledges that on Wednesdays and/or, Thursdays, and/or Fridays, the Swap Charges applied to the Client's open Positions will be three times the standard Swap Charges to reflect fees accrued on days when the Market or Underlying Market is closed based on the instrument type defined on our website.
- Swap Charges, also known as rollover and interest charges, shall apply when a position is held open overnight in accordance with the Platform's time zone.
- The applicable swap rates and Swap Charges may be amended from time to time without the need for prior notice to the Client. These swap rates, at our sole discretion, will be published on the Online Trading Platform, our website, or

communicated to the Client by any means. It is the Client's responsibility to monitor and always remain informed of the Swap Charges and rates. Swap Charges may apply to both long and short positions. By opening any position, the Client acknowledges that he has reviewed and accepted the Swap Charges published on our Online Trading Platform.

- The minimum spread for listed instruments may be widened, and commission charges may be increased for a Swap-Free Account.

We shall have the right to take any of the following actions at our sole discretion, without showing a cause, without the need for any prior notice to the Client, and without the Company being held liable for any form of compensation whatsoever:

- The Company shall have the right to refuse the processing of a request for a Swap-Free Account based on our discretion.
- The Company shall have the right to change the method of calculating Swap Charges (Overnight Swap) and Administration Fees, as well as the Overnight Swap rates and/or the types of CFDs to which they apply. The Company may amend, supplement, or revoke these Swap-Free Terms at any time without prior notice.
- The Company shall have the right to revoke the Swap-Free Account granted to the Client, at which point, the Client's account will revert to a swap-enabled account. If the Client does not accept this, he may terminate his account in accordance with the Financial Brokerage Agreement for the Account of Others in Foreign Stock Exchanges.
- The Company shall have the right to apply Swap Charges directly to all open positions, including the swap-free volume limit and/or Grace Period, If the volume and/or the Grace Period related to the Swap Free Account are exceeded at the time of calculating overnight swaps.

## Restrictions and Termination

- You are not permitted to use a Swap-Free Account primarily for profiting from Swap Charges.
- If we suspect any abusive action by you, including but not limited to abuse, fraud, manipulation, arbitrage, hedging by taking an offsetting position in a related instrument with a view of gaining profit with other parties, between the same and/or

different trading accounts or other deceitful or fraudulent activity on your Swap-Free Account, we reserve the right to take all or any of the below actions without any prior notice to you:

- Exercise rights and remedies available under the Swap-Free Terms.
- Revoke the swap-free status of your Swap-Free Account immediately and without notice.
- Adjust the Swap-Free Account for any un-accrued Swap Charges, related un-accrued interest expenses, and costs. The company shall have the right to collect the un-accrued Swap Charges from your trading Account and/or wallet without the Client's consent or prior approval.
- Close all trading accounts of such Client, nullify all trades carried out, and cancel all profits or losses garnered in such client's trading Accounts.
- Terminate the Financial Brokerage Agreement for the Account of Others in Foreign Stock Exchanges immediately.

### Miscellaneous

- Unless expressly defined otherwise, words and phrases defined in the Financial Brokerage Agreement for the Account of Others in Foreign Stock Exchanges shall have the same meaning in these Swap-Free Terms.
- In the event that the Swap-Free Terms are translated into languages other than Arabic, the Arabic version shall prevail in case of conflict, inconsistency, or discrepancy.