

## Swap-Free Account Terms and Conditions

This document determines the terms of the Swap-free trading account (“Swap-free”), and it is considered an addendum to the Client Agreement (“Client Agreement”) between INGOT Brokers (Australia) Pty Ltd. and the Client. Together with all the legal documents of INGOT Brokers (Australia) Pty Ltd., they form the totality of the agreement between us.

The Client hereby explicitly acknowledges and agrees that by submitting to INGOT Brokers (Australia) Pty Ltd. the Swap-free trading account request, documentation and/or email and/or ticking in the relevant space, links or buttons as may be indicated by INGOT Brokers (Australia) Pty Ltd. to express the Client’s approval of these terms and conditions as may be updated and changed from time to time at INGOT Brokers (Australia) Pty Ltd.’s sole discretion.

The option of Swap-free trading accounts is available only to clients who by reason of their religious beliefs are incapable of using ‘swaps’; hence in all cases where a client submits a Swap-free account request to INGOT Brokers (Australia) Pty Ltd., the company reserves the right to require a proper justification for and proof of the importance or need of any such conversion.

INGOT Brokers (Australia) Pty Ltd. reserves its right to reject the handling of any such request for whatever reason, at its own discretion, without being obliged to provide any clarification or justification.

INGOT Brokers (Australia) Pty Ltd. also retains its right to cancel the Swap-free status granted to any trading account at any moment, at its sole discretion, without being required to provide any clarification or justification and without previous notice.

Clients are not permitted to use Swap-free trading accounts for the primary reason of profiting from ‘Swaps’. Additionally, for any such period prior to granting the ‘Swap-free’ status to the trading accounts, clients may not claim the payment of any ‘Swap’ amount that has been lost as a result of changing their trading accounts into one or more Swap-free accounts.

In the incident that INGOT Brokers (Australia) Pty Ltd. detects any form of deceitful or fraudulent activity including but not limited to manipulation, abuse, fraud, or cash-back arbitrage concerning any Swap-free account of any client, INGOT Brokers (Australia) Pty Ltd. reserves the right, without previous notice:

- To withdraw the Swap-free status from all trading accounts of such client that have been granted 'Swap-free' privileges; and/or
- To cancel and/or reverse all trades held in the trading accounts of such client with INGOT Brokers (Australia) Pty Ltd., revoke all profits or losses incurred and terminate all trading accounts of such client.
- With immediate effect, to recover and adjust any related un-accrued Swaps, interest expenses, costs concerning any of such client's Swap-free trading accounts during the duration for which such accounts were converted into Swap-free trading accounts.

Without prejudice to the specific terms and conditions set herein, in case of conflict or discrepancy, the main legal documents will prevail.