



SWAP-FREE ACCOUNT AGREEMENT

www.atfx.com

AT Global Markets LLC

Margined FX and contracts for difference are leveraged products that entail a high level of risk and may lead to losses exceeding your initial investment. We strongly advise seeking professional guidance before making any investments.

This swap-free account agreement (the "Swap Free Account Agreement") supplements the Account Agreement and is applicable to new and existing ATFX clients. This Swap Free Account Agreement must be read together with the Client Agreement, Terms of Business, the ATFX product Schedule, ATFX's Risk warning notice, ATFX's Order Execution Policy and any additional documentation published or provided from time to time by ATFX (together, the "Client Documentation").

All capitalized terms not defined herein shall have the meaning ascribed to them in the Terms of Business.

Declaration:

The party, requests that ATFX treat my account on a swap-free basis. I have read, understood and agreed to the Client Documentation and I agree to the following additional terms and conditions:

1. All positions held in Swap Free accounts which are open at the close of ATFX's business day, usually ends at 23:59:59 MT4/MT5 time will not be subject to interest or financing charges (known as Swaps). Clients may keep positions open for a maximum of 30 consecutive **calendar days** to qualify for this.
2. If the positions remain open longer then they will be subjected to charge "**Sharia handing fees**" per **calendar days** from the 31th day until the trade is closed.
3. Swap fees charged before the switch are non-refundable.
4. All swap-free accounts will be subject to regular checks and monitoring by ATFX.
5. ATFX reserves the right to close swap-free accounts without notice where there is any suspicion of abuse thereof and may, in its discretion and without notice, amend swap- Free accounts to apply swap charges.
6. ATFX reserves the right to discontinue treating my accounts as being swap free at any time without notice.
7. The following trading behaviors are considered abuse of swap-free accounts, and ATFX reserves the right to terminate accounts without prior notice:
 - a. History of substantial trades with negative swaps
 - b. Arbitrage or carry trade
 - c. Other trading behaviors deemed violations by ATFX
8. ATFX reserves the right to modify orders or transactions in accordance with paragraph 25 of the Standard Terms of Business, without prior notice, in cases of abusive or arbitraging behaviors.
9. The CFD's offered by ATFX might be charged a Dividend as caused by ex-dividend of constituent stocks in certain Indices on a certain date. The Dividend amount will be reflected to your trading account balance.

I represent and warrant that I do not breach any regulations by trading with ATFX and I am liable for any taxation obligations which may apply to my account. I understand that I should discuss with my tax or other adviser how a particular transaction may affect me. I represent and warrant that I am relying on my own assessment of any swap-free account's compliance with religious law and ATFX makes no representations or warranties in this regard.

I represent and warrant that all the information provided in this form is true and correct. You undertake to promptly notify ATFX in writing of any changes to the information supplied in this Swap-free agreement.

I agree to be bound by the terms and conditions of the client documentation and any additional terms and conditions issued by ATFX and notified to me in connection with ATFX's dealings with me.

CFDS are a leveraged product. They carry a high level of risk to your capital and, as it is possible to lose more than your initial investment, it may not be suitable for all investors. Therefore, ensure you understand the risks involved and seek independent advice if necessary.