



CLIENT AGREEMENT

ABF Trade EU Limited

Version	Version 5.0
Effective Date	1 June 2026
Review Date	1 June 2027
Document Reference	ABF-CA-005
CySEC Licence	171/12

ABF Trade EU Limited
162 Fragklinou Rousvelt, 1st & 2nd Floors
Limassol 3045, Cyprus
CySEC Licence No. 171/12
www.abftrade.com/eu

Table of Contents

Table of Contents.....	2
IMPORTANT NOTICE.....	3
1. Introduction.....	3
2. Definitions.....	4
3. Eligibility and Use of the Trading Platform.....	6
4. Account Opening and Registration.....	7
5. Appropriateness Assessment.....	7
6. Client Classification.....	8
7. Investment Services.....	8
8. General Rules of Trading.....	9
9. Abusive Trading.....	10
10. Margin Requirements and Margin Calls.....	11
11. Deposits and Withdrawals.....	12
12. Safeguarding of Client Money.....	12
13. Settlement, Costs, and Taxes.....	13
14. Force Majeure.....	13
15. Confidentiality and Personal Data.....	14
16. Telephone Calls and Records.....	15
17. Right to Force Close Positions and Impose Trading Restrictions.....	15
18. Lien, Netting and Set-Off.....	16
19. Events of Default.....	17
20. Representations and Warranties.....	17
21. Amendments.....	18
22. Commencement, Termination, and Inactive Accounts.....	18
23. Communication and Written Notices.....	19
24. Liability and Indemnity.....	20
25. Introducers and Affiliates.....	20
26. Complaints and Disputes.....	20
27. Governing Law and Jurisdiction.....	20
28. General Provisions.....	21
APPENDIX 1 — FX and CFD Trading Terms.....	21
A1.1 Opening and Closing Transactions.....	21
A1.2 Order Types.....	21
A1.3 Rollover and Swap Charges.....	22
A1.4 Correction of Swap Charges and Dividend Adjustments.....	22
A1.5 Spreads.....	22
A1.6 Expiry of Transactions.....	22
A1.7 Slippage.....	23
Document Version Control.....	23

IMPORTANT NOTICE

For your benefit and protection, please take sufficient time to read this Client Agreement, as well as any other additional documentation and information available to you via the Company's Website, prior to opening an account and/or carrying out any activity with the Company. You should seek independent professional advice if necessary.

By accepting this Client Agreement, you acknowledge and confirm that the official legally binding language is English. In the event of any discrepancy or inconsistency between documentation, information, or communications in any other language, the English version shall prevail.

RISK WARNING: Contracts for Difference ('CFDs') are complex financial instruments and come with a high risk of losing money rapidly due to leverage. The percentage of retail investor accounts that lose money when trading CFDs with this provider is published on the Company's Website at www.abftrade.com/eu and is updated periodically. You should consider whether you understand how CFDs work and whether you can afford to take the high risk of losing your money.

1. Introduction

This Client Agreement (the "Agreement") is entered into by and between ABF Trade EU Limited (the "Company", "we", "us", "our") on the one part and the Client who has completed the Account Opening Application Form and has been accepted by the Company (the "Client", "you", "your") on the other part.

The Company is authorised and regulated by the Cyprus Securities and Exchange Commission (the "CySEC") as a Cyprus Investment Firm ("CIF") under CIF Licence Number 171/12, pursuant to the Investment Services and Activities and Regulated Markets Law of 2017 (L. 87(I)/2017) (the "Law"), which transposes Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments ("MiFID II") into Cyprus law.

The Company is incorporated and registered in Cyprus under the Companies Law Cap. 113, with company registration number HE 291958. The Company's registered business address is 162 Fragklinou Rousvelt, 1st & 2nd Floors, Limassol 3045, Cyprus. The Company owns and operates the website www.abftrade.com/eu (the "Website") for the provision of investment services and activities within the European Economic Area.

The Agreement governs the relationship between the Company and the Client and sets out the terms upon which the Company provides Services to the Client. By applying to open a Trading Account, the Client accepts the terms and conditions of this Agreement.

In addition to this Agreement, the following documents are available on the Company's Website and form part of the Agreement:

- Best Interest and Order Execution Policy
- Conflicts of Interest Policy
- Risk Disclosure and Warnings Notice
- Privacy Policy
- Client Categorisation Policy
- Investor Compensation Fund Notice
- Complaints Handling Procedure
- Company Information
- General Fees
- Key Information Documents

- Leverage Policy

For any questions or notices, you may contact the Company at:

- Telephone: +357 25 262002
- Email: support@abftrade.com
- Address: 162 Fragklinou Rousvelt, 1st & 2nd Floors, Limassol 3045, Cyprus

As this Agreement is a distance contract, it is governed, amongst others, by the Distance Marketing of Consumer Financial Services Law N.242(I)/2007, implementing EU Directive 2002/65/EC. Signing the Agreement is not required; the Agreement has the same judicial power and rights as a signed original.

2. Definitions

In this Agreement, the following terms shall have the meanings set out below:

"Abusive Trading" shall mean any conduct falling within Section 9 of this Agreement.

"Account Credentials" shall mean the unique username and password used by the Client to access and use the Trading Platform.

"Affiliate" shall mean any entity which directly or indirectly controls, or is controlled by, or is under common control with the Company.

"Agreement" shall mean this Client Agreement together with all Appendices and the following documents found on the Company's Website: Investor Compensation Fund Notice, Risk Disclosure and Warnings Notice, Best Interest and Order Execution Policy, Conflicts of Interest Policy, Complaints Handling Procedure, Company Information and General Fees, as amended from time to time.

"Applicable Regulations" shall mean (a) CySEC Rules or any other rules of a relevant regulatory authority having powers over the Company; (b) the Rules of the relevant Market; and (c) all other applicable laws, rules and regulations of Cyprus or of the European Union, as amended from time to time.

"Base Currency" shall mean in a CFD with a Currency Pair as its underlying, the first currency in the Currency Pair against which the Client buys or sells the Quote Currency.

"Business Day" shall mean any day other than a Saturday, Sunday, 25 December, 1 January, or any other Cyprus public holiday announced on the Company's Website.

"Buy / Long Position" shall mean a Transaction in a CFD opened by offering to buy, which appreciates in value if the underlying market price increases.

"CFD or Contract for Difference" shall mean a financial instrument constituting a contract between the Company and the Client, pursuant to which the seller pays to the buyer the difference between the current value of an Underlying Asset and its value at the time the contract is closed. If this difference is negative, the buyer pays the seller.

"Client Account" shall mean the account of the Client where all personal information, documents and trading conditions are recorded, and through which trading activity is conducted.

"Close at Loss or Stop Loss" shall mean an instruction to close a Transaction in a CFD at a price determined in advance by the Client, which in the case of a Buy is lower than the opening price, and in the case of a Sell is higher than the opening price.

"Close at Profit or Take Profit" shall mean an instruction to close a Transaction in a CFD at a price determined in advance by the Client, which in the case of a Buy is higher than the opening price, and in the case of a Sell is lower than the opening price.

"Close-Only Restriction" shall mean a restriction applied by the Company to a Client's Trading Account whereby the Client may close existing open Positions but may not open new Positions, pending review or resolution of the circumstances giving rise to the restriction.

"CySEC" shall mean the Cyprus Securities and Exchange Commission, being the Company's competent supervisory authority.

"Event of Default" shall mean the meaning given in Section 19 of this Agreement.

"Execution Venue" shall mean the entity or venue through which the Company arranges for the execution of Client Orders, as more particularly described in the Company's Best Interest and Order Execution Policy.

"Expert Advisor" shall mean a mechanical electronic trading system designed to automate trading activities on the Trading Platform, capable of sending orders and managing positions automatically.

"FATCA" shall mean the United States Foreign Account Tax Compliance Act.

"Financial Instrument" shall mean the financial instruments under the Company's CIF licence, as detailed in the Company Information document on the Website. The Company does not necessarily offer all instruments on its licence.

"Force Majeure Event" shall mean the meaning given in Section 14 of this Agreement.

"FX Contract" shall mean a type of CFD where the Underlying Asset is a Currency Pair.

"Initial Margin" shall mean the minimum amount required in the Trading Account in order to open a Transaction, as specified on the Trading Platform from time to time for each Underlying Asset.

"Introducer" shall mean a business introducer, affiliate or associated entity that performs marketing services for the Company and introduces prospective Clients.

"Maintenance Margin" shall mean the minimum amount required in the Trading Account in order to keep a Transaction open, as specified on the Trading Platform from time to time.

"Manifest Error" shall mean any error reasonably considered by the Company to be obvious or palpable, including without limitation offers to execute Transactions at manifestly incorrect prices.

"Margin" shall mean the Initial Margin and Maintenance Margin collectively.

"Margin Call" shall mean a demand by the Company for the Client to increase funds in the Trading Account to meet applicable Margin requirements.

"Market Order" shall mean an order executed at the best available market price.

"Negative Balance Protection" shall mean the Company's guarantee that the Client's losses shall not exceed the total balance held in the Client's Trading Account at any given time.

"Order" shall mean an instruction from the Client to the Company to execute a Transaction in a CFD.

"Parties" shall mean the Company and the Client, each referred to individually as a 'Party'.

"Pip" shall mean one hundredth of one percentage point in a CFD Transaction.

"Position" shall mean the Client's open exposure in relation to any CFD on the Trading Platform.

"Professional Client" shall mean a client classified as a professional client in accordance with the Client Categorisation Policy on the Website.

"Retail Client" shall mean a client classified as a retail client in accordance with the Client Categorisation Policy on the Website.

"Sell / Short Position" shall mean a Transaction in a CFD opened by offering to sell, which appreciates in value if the underlying market price decreases.

"Services" shall mean the investment and ancillary services offered by the Company under this Agreement, as set out in Section 7.

"Slippage" shall mean the difference between the expected price of a Transaction and the price at which the Transaction is actually executed, which may occur during periods of high volatility or low liquidity.

"Spread" shall mean the difference between the Ask price and the Bid price of an Underlying Asset at any given moment.

"Swap or Rollover" shall mean the interest rate adjustment added to or deducted from the Client's account for holding a position open overnight, as specified on the Trading Platform.

"Trading Account" shall mean the personalised account of the Client on the Trading Platform, comprising all open positions, orders, account balance, and deposit and withdrawal transactions.

"Trading Hours" shall mean the hours during which the Company accepts Orders for a particular Underlying Asset, as displayed on the Trading Platform.

"Trading Platform" shall mean the electronic mechanism, currently MetaTrader 5 (MT5), operated and maintained by or on behalf of the Company, through which the Client may trade CFDs.

"Transaction" shall mean either the opening or closing of a position in a CFD on the Trading Platform.

"Trailing Stop" shall mean a stop-loss order set at a percentage or point level below (for a long position) or above (for a short position) the market price, which adjusts automatically as the market moves in the Client's favour.

"Underlying Asset" shall mean the asset to which a CFD relates, which may include currency pairs (FX), equity indices, commodities, metals, shares, and cryptocurrencies. The list is subject to change; Clients must refer to the Trading Platform for current availability.

"Website" shall mean the Company's website at www.abftrade.com/eu or such other website as the Company may operate from time to time.

"Written Notice" shall mean a communication in accordance with the provisions of Section 23 of this Agreement.

Words importing the singular shall import the plural and vice versa. Words importing the masculine shall import the feminine and vice versa. References to persons include corporations, partnerships and other legal entities. Paragraph headings are for ease of reference only. Any reference to legislation includes that legislation as amended, restated or replaced from time to time.

3. Eligibility and Use of the Trading Platform

3.1 The Trading Platform is not intended for distribution to, or use by, any person who:

- a. is under the age of 18 years or is not of legal competence or sound mind;
- b. resides in any country or jurisdiction where such distribution or use would be contrary to local law or regulation. It is the Client's responsibility to ascertain and comply with any local laws or regulations to which they are subject;
- c. is a US person as defined under FATCA or otherwise a US reportable person;
- d. is an employee, director, agent, associate, or affiliate of the Company.

3.2 The Company reserves the right, acting reasonably, to suspend or refuse access to the Trading Platform to any person at its sole and absolute discretion.

3.3 Subject to the terms of this Agreement, the Company grants the Client a personal, limited, non-exclusive, revocable, non-transferable and non-sub-licensable licence to use the Trading Platform solely for the Client's personal trading purposes in accordance with this Agreement.

3.4 The Client shall not use the Trading Platform for any illegal, abusive, or inappropriate purpose, including conduct that constitutes Abusive Trading as defined in Section 9 of this Agreement. The Client shall not attempt to reverse engineer, disassemble, or circumvent the security measures of the Trading Platform. The use of automated trading systems, Expert Advisors, and algorithmic strategies is permitted on the Trading Platform, provided that such use does not constitute Abusive Trading, including Platform or Feed Exploitation as described in Section 9.2.

3.5 The Client shall take all reasonable steps to maintain the security and integrity of their Account Credentials, trading hardware, software, and internet connection. The Client accepts full responsibility for all activity conducted through the Trading Platform using their Account Credentials.

4. Account Opening and Registration

4.1 To open a Trading Account, the Client must complete the Account Opening Application Form and submit all required registration data and documentation ("Registration Data"). The Company will not be required to accept a person as a Client until all Registration Data has been received, properly completed, and all internal due diligence checks, including anti-money laundering (AML) and appropriateness assessments, have been satisfied to the Company's satisfaction.

4.2 The Company reserves the right to impose additional due diligence requirements, to decline any application, or to restrict services to any Client where it deems this necessary. The Company will have regard to all circumstances of the case in making such decisions.

4.3 The Company does not accept anonymous payments into Client Accounts. Deposits must originate from a payment method registered in the Client's name.

4.4 The Client agrees and undertakes to:

- a. provide true, accurate, current and complete Registration Data as prompted during the registration process;
- b. maintain and promptly update Registration Data to keep it accurate and complete by contacting the Company at support@abftrade.com;
- c. notify the Company immediately of any changes to personal, financial, or contact information;
- d. log out from the Trading Platform at the end of each session.

4.5 By submitting the Account Opening Application Form, the Client authorises the Company to conduct any enquiries, searches, and checks it deems appropriate to verify identity, source of funds, and compliance with Applicable Regulations, including enquiries with third-party agencies.

4.6 The Company does not allow the Client to open multiple Client Accounts. In the event that a Client opens additional accounts without authorisation, the Company reserves the right to close such accounts.

4.7 Where the Company permits trading activity to commence prior to full identity verification, such activity shall be subject to a maximum aggregate deposit of EUR 2,000, and the Client must submit all required verification documents within fifteen (15) calendar days of the initial contract date. Failure to do so entitles the Company to treat such failure as a Force Majeure Event and to take the actions set out in Section 14.

5. Appropriateness Assessment

5.1 As part of the Account Opening process, the Company will conduct an appropriateness assessment in accordance with Article 25(3) of MiFID II and the Applicable Regulations. The Company will assess whether the Service or Financial Instrument is appropriate for the Client based on the Client's knowledge and experience in relation to the type of instrument or service being considered.

5.2 The Company is entitled to rely on the information provided by the Client unless it is manifestly out of date, inaccurate, or incomplete. The Company bears no responsibility for the information provided by the Client.

5.3 If the Company determines that the Service or Financial Instrument is not appropriate for the Client's level of experience and knowledge, the Company will provide the Client with a clear warning

to that effect in a durable medium prior to the provision of the service. The Client may elect to proceed with the service notwithstanding the warning, but by doing so the Client acknowledges that they have received the warning and are proceeding at their own risk. The Company reserves the right to decline to open a Trading Account or to permit certain trading activity where it considers this necessary, irrespective of the Client's election to proceed.

5.4 If the Client elects not to provide the information required for the appropriateness assessment, or provides insufficient information, the Company may be unable to determine whether the Service is appropriate and may decline the Client's application.

5.5 Depending on the Client's knowledge and experience, some features of the Trading Account may differ from those of other Clients, or may not be available. The Company reserves the right to adjust the features and characteristics of a Trading Account if it determines, acting reasonably, that different characteristics are more appropriate.

6. Client Classification

6.1 The Company shall classify the Client as a Retail Client, Professional Client, or Eligible Counterparty in accordance with Annex II of MiFID II and the Client Categorisation Policy available on the Website.

6.2 The default classification is Retail Client, which affords the highest level of regulatory protection. The Client has the right to request re-categorisation as a Professional Client, subject to the criteria set out in the Client Categorisation Policy. The Company reserves the right to accept or decline such requests. The Client acknowledges that re-categorisation as a Professional Client reduces the level of regulatory protection afforded.

6.3 The Company reserves the right to review and change the Client's classification if circumstances change, acting in accordance with Applicable Regulations, with prior written notice to the Client.

7. Investment Services

7.1 Subject to the Client fulfilling all obligations under this Agreement, the Company shall provide the following investment and ancillary services under its CIF Licence:

- a. Reception and transmission of orders in relation to one or more financial instruments;
- b. Execution of orders on behalf of Clients;
- c. Portfolio management (where separately agreed in writing in accordance with the Portfolio Management Agreement).

7.2 The Company shall not provide investment advice. Market commentary, news, and other information provided by the Company are for informational purposes only and do not constitute investment advice or a personal recommendation.

7.3 The Company operates as a Straight Through Processing (STP) broker. Client Orders are transmitted to and executed by an Execution Venue (Liquidity Provider). The Company does not act as principal to principal against the Client and does not deal on its own account.

7.4 The Company may, at its discretion, offer the Client access to a demo trading account with virtual funds. The Client acknowledges that the execution environment of a demo account may differ from a live account, and the Company bears no liability for losses arising from such differences.

7.5 The Company may offer different types of Trading Accounts with different characteristics, minimum deposit requirements, spreads, fees, and other conditions. The minimum deposit applicable to each account type is set out in the General Fees document available on the Website, as updated from time to time. Details of all account types are available on the Website.

8. General Rules of Trading

8.1 Once the Client places an Order on the Trading Platform, the Company arranges for the execution of that Order with the Execution Venue in accordance with the Best Interest and Order Execution Policy available on the Website.

8.2 Each Transaction on the Trading Platform constitutes an offer by the Client to enter into a Transaction, which is accepted by the Company upon confirmation. An offer shall be deemed completed only when received and accepted by the Company.

8.3 All prices and quotes displayed on the Trading Platform are provided by the Execution Venue, which derives them from third-party reputable price sources. The Company does not guarantee that prices on the Trading Platform will be more favourable than prices available elsewhere.

8.4 The Company reserves the right to void from the outset any Transaction containing or based upon a Manifest Error. In the absence of fraud or wilful default on the part of the Company, the Company shall not be liable for any loss arising from a Manifest Error.

8.5 The Client shall not engage in Abusive Trading as defined in this Agreement. For the avoidance of doubt:

- (a) Platform or Feed Exploitation (as described in Section 9.2), including latency arbitrage, is prohibited by the Company as a matter of its commercial terms, irrespective of whether it constitutes a criminal or regulatory offence under applicable law;
- (b) Market Manipulation and Insider Dealing (as described in Sections 9.3 and 9.4) are prohibited both under this Agreement and under Regulation (EU) No 596/2014 (MAR) and other applicable EU and Cypriot law. The Company is required to, and will, report any reasonable suspicion of such conduct to the Cyprus Securities and Exchange Commission and/or other competent authorities without prior notice to the Client; and
- (c) algorithmic trading and scalping strategies that respond to genuine, real-time market conditions are not prohibited under this Agreement, provided they do not exploit feed latency or platform deficiencies as described in Section 9.2 and do not otherwise constitute Abusive Trading.

8.6 The Company is under no obligation to monitor or advise the Client on the status of any Transaction or to close any open positions, except where required by this Agreement or Applicable Regulations. It is the Client's responsibility to monitor their positions at all times.

8.7 If any Underlying Asset becomes subject to a corporate event (including share splits, consolidations, mergers, dividends, or similar actions), the Company will make appropriate adjustments to the relevant Transactions to account for the economic effect of the event, at its sole and reasonable discretion. The Company will inform the Client of any such adjustment via the Trading Platform's internal messaging system and/or email as soon as reasonably practicable. Where a corporate event adjustment was not applied at the correct time due to a system error, data feed failure, or administrative oversight, the Company reserves the right to apply the adjustment retrospectively. Retrospective adjustments will be made within ninety (90) calendar days of the date on which the corporate event occurred. The Company will notify the Client of any retrospective adjustment via the Trading Platform's internal messaging system and/or email prior to or at the time of application. The adjustment will be applied to the Client's Trading Account balance as a credit or debit, as appropriate, to reflect the economic effect that the adjustment would have had if applied at the correct time. The Client acknowledges that the Company's obligation to make corporate event

adjustments arises at the time of the event, and that retrospective application constitutes performance of that pre-existing obligation rather than a new or additional charge.

8.8 The Trading Platform for live trading is MetaTrader 5 (MT5). The Company reserves the right to upgrade, replace, or modify the Trading Platform, providing reasonable notice to Clients where practicable.

9. Abusive Trading

9.1 Definition and Scope. For the purposes of this Agreement, "Abusive Trading" means any of the following conduct, whether carried out manually or through automated or algorithmic means. The Company monitors Trading Account activity and may take the actions described in Section 9.5 if it reasonably determines that Abusive Trading has occurred.

9.2 Platform or Feed Exploitation. Strategies that are designed to exploit, or whose profitability is derived from, technical deficiencies, system errors, or latency in the Company's price feed, Trading Platform, or connectivity infrastructure are prohibited. This includes, but is not limited to:

- (a) Latency Arbitrage — placing orders at prices quoted by the Company that the Client knows, or has reasonable grounds to believe, no longer reflect current market conditions as a result of a delay in the Company's price feed or platform transmission, with the purpose of profiting from that discrepancy;
- (b) trading on stale, frozen, or delayed quotes arising from a technological limitation of the platform or price feed; and
- (c) using automated or high-frequency trading strategies whose primary or predominant source of edge is the exploitation of the Company's price feed latency rather than genuine market signals or analysis.

Platform or Feed Exploitation is prohibited by the Company as a matter of its commercial terms, irrespective of whether such conduct constitutes a criminal or regulatory offence under applicable law.

9.3 Market Manipulation. Conduct that constitutes market manipulation within the meaning of Article 12 of Regulation (EU) No 596/2014 on Market Abuse ("MAR"), including the practices listed in Annex I of MAR and further specified in Commission Delegated Regulation (EU) 2016/522, is prohibited. This includes:

- (a) Spoofing — placing orders to buy or sell with no intention of executing them, for the purpose of creating a false impression of supply or demand or moving the price of a financial instrument, and subsequently cancelling those orders;
- (b) Layering — placing multiple orders on one side of the order book at different price levels to create a false impression of market depth, with intent to withdraw those orders once the desired price movement has been achieved;
- (c) Quote Stuffing — submitting large volumes of orders that are rapidly cancelled, with the purpose of overwhelming market surveillance systems or creating a misleading impression of liquidity;
- (d) Wash Trading — executing transactions in a financial instrument that result in no change of beneficial ownership, for the purpose of creating a false impression of trading activity or volume;
- (e) Momentum Ignition — placing a series of orders or transactions with the purpose of triggering stop-loss orders or algorithmic responses of other market participants so as to cause or exacerbate a price movement from which the person initiating the conduct then seeks to profit;
- (f) Painting the Tape — executing a series of transactions that are visible to the market and are designed to create a misleading impression of active trading or price trend;
- (g) Front-Running — trading on the basis of advance knowledge of a pending client order or other non-public order flow information in a manner prohibited under applicable law;

- (h) Coordinated or Colluding Transactions — entering into transactions or placing orders in coordination with another person, or pursuant to a prior arrangement, for the purpose of securing an artificial price or creating a misleading impression of supply, demand, or price; and
- (i) Dissemination of False Information — knowingly disseminating information through any channel that gives, or is likely to give, false or misleading signals as to the supply, demand, or price of a financial instrument.

9.4 Insider Dealing. Dealing in a financial instrument on the basis of inside information within the meaning of Article 7 of Regulation (EU) No 596/2014 (MAR), as prohibited under Article 8 of MAR, is prohibited.

9.5 Consequences of Abusive Trading. Where the Company reasonably determines that a Client has engaged in Abusive Trading, the Company may, without prior notice and in its absolute discretion, take one or more of the following actions:

- (a) void or cancel any Transaction that is the subject of, or connected to, the Abusive Trading;
- (b) cancel or withhold any profits derived from Abusive Trading;
- (c) close all or any of the Client's open positions;
- (d) temporarily or permanently suspend or terminate the Client's access to the Trading Platform and/or Trading Account;
- (e) treat the conduct as an Event of Default pursuant to Section 19 and exercise all rights available to the Company thereunder; and
- (f) take legal action to recover any losses suffered by the Company as a result of the Abusive Trading.

9.6 Reporting Obligations. Where the Company reasonably suspects that a Client has engaged in market manipulation or insider dealing within the meaning of MAR, the Company is required under applicable law to report such suspicion to the Cyprus Securities and Exchange Commission (CySEC) and/or other competent authorities. Such reporting will be made without prior notice to the Client. The Client acknowledges that the Company shall bear no liability to the Client for any action taken, or loss suffered, as a result of such reporting.

9.7 Permitted Strategies. For the avoidance of doubt, algorithmic trading, automated trading strategies, and scalping strategies that respond to genuine, real-time market conditions and signals are not prohibited under this Agreement, provided that such strategies do not exploit feed latency or platform deficiencies as described in Section 9.2 and do not otherwise constitute Abusive Trading.

10. Margin Requirements and Margin Calls

10.1 In order to open a Position, the Client must provide the applicable Initial Margin in the Trading Account. To keep a Position open, the Client must maintain funds at or above the applicable Maintenance Margin at all times. Margin requirements for each Underlying Asset are displayed on the Trading Platform. Leverage limits for Retail Clients are set in accordance with the Applicable Regulations and the Company's Leverage Policy, and may not exceed the maximum leverage limits prescribed by CySEC and ESMA.

10.2 The Company applies Negative Balance Protection for all Retail Clients. This means that the Client's losses shall never exceed the total balance held in the Client's Trading Account. If a Trading Account falls into negative equity, the Company will correct this so that the Client's balance does not fall below zero.

10.3 Unless a Force Majeure Event has occurred, the Company shall give the Client at least three (3) Business Days' written notice prior to any change in Margin requirements, and such changes shall apply to new positions. In the event of a Force Majeure Event, the Company may change Margin requirements immediately and without prior notice.

10.4 If the amount in the Client's Trading Account falls below the applicable Maintenance Margin, the Company may (but is not obliged to) issue a Margin Call. The Client should take one of the following actions within a short period of time:

- a. reduce open exposure by closing one or more positions;
- b. hedge existing positions; or
- c. deposit additional funds into the Trading Account.

10.5 Failure to meet Margin requirements at any time gives the Company the right, in its sole discretion, to close any or all of the Client's open positions, at a loss or a profit, without prior notice. The Company shall not be liable for any losses the Client may sustain as a result of such forced closure.

10.6 Where the Client's Margin level falls to or below the Margin Stop-Out Level of fifty percent (50%) of the required Margin, the Company will begin to automatically close the Client's open positions, starting with the largest losing position first.

11. Deposits and Withdrawals

11.1 The Trading Account shall be activated upon the Client depositing the applicable minimum deposit for the type of account selected. The minimum deposit applicable to each account type is set out in the General Fees document available on the Website, as updated from time to time.

11.2 Deposits may be made by wire transfer or any other payment methods accepted by the Company from time to time, as detailed on the Website. The Company does not accept deposits from third-party accounts. All deposits must originate from a payment method registered in the Client's name.

11.3 Account currencies are USD, EUR, and PLN. The Company may expand available currencies from time to time. The Client should refer to the Website for the current list.

11.4 The Company reserves the right to request documentation to confirm the source of deposited funds at any time and to reject any deposit where it is not satisfied as to the legality of the source of funds.

11.5 Withdrawal requests shall be processed promptly, and the Company will endeavour to process requests on the same Business Day, provided:

- a. the withdrawal instruction includes all necessary information;
- b. the instruction directs funds to the account or payment method from which the original deposit was made, or to another account in the Client's name;
- c. the Client's balance at the time of the request, net of all open position exposure, exceeds the withdrawal amount;
- d. no Force Majeure Event is subsisting;
- e. the Client is fully verified.

11.6 The Company will only transfer funds to accounts in the name of the Client. The Company shall not process withdrawals to third-party accounts or anonymous accounts.

11.7 Information regarding applicable fees, withdrawal methods, and payment service providers is set out in the General Fees document available on the Website.

12. Safeguarding of Client Money

12.1 The Company shall promptly place all Client money it receives into one or more segregated accounts ("Client Accounts") held with reliable financial institutions, which may be within or outside Cyprus or the European Economic Area. Such institutions are selected with due skill, care, and diligence in accordance with CySEC Directive DI87-01 and Applicable Regulations.

12.2 Client money shall be kept strictly separate from the Company's own funds and shall not be used in the course of the Company's own business. The Company shall maintain records sufficient to distinguish Client assets from its own assets and those of other Clients at all times.

12.3 The Company shall conduct regular reconciliations between its internal accounts and the records of institutions holding Client money. Adequate organisational arrangements shall be maintained to minimise the risk of loss or diminution of Client money as a result of misuse, fraud, poor administration, or negligence.

12.4 Client money may be held in omnibus accounts where Client funds are commingled with those of other Clients but not with the Company's own funds. In the event of the insolvency of a financial institution holding Client money, the Company may only have an unsecured claim against that institution on behalf of Clients, and Clients may be exposed to the risk that funds recovered are insufficient to satisfy all claims.

12.5 The Company is a member of the Investor Compensation Fund (ICF) for Clients of Cyprus Investment Firms. Eligible Clients may be entitled to compensation of up to EUR 20,000 per Client in the event the Company is unable to meet its financial obligations. Full details are contained in the Investor Compensation Fund Notice on the Website.

12.6 The Company shall not pay interest on Client money held by it, and the Client waives all rights to interest on such money. The Company may deposit Client money in overnight deposits and shall be permitted to retain any interest earned.

13. Settlement, Costs, and Taxes

13.1 Upon closing a Transaction:

- a. the Client shall pay the Difference to the Company if the Transaction results in a loss;
- b. the Company shall pay the Difference to the Client if the Transaction results in a profit.

13.2 All sums payable under this Agreement shall be immediately due and payable upon the closing of the relevant Transaction. The Company is authorised to debit or credit the Trading Account accordingly.

13.3 The Client shall be solely responsible for all taxes, levies, and duties arising in connection with Trading Account activity. The Company does not provide tax advice and recommends that the Client obtain independent tax advice as necessary.

13.4 If required by Applicable Regulations, the Company may deduct amounts from payments due to the Client as required by tax authorities.

13.5 Details of all applicable fees, charges, spreads, swaps, and financing costs are set out in the General Fees document and on the Trading Platform and Website. The Company reserves the right to amend charges, with advance notice to Clients in accordance with Section 21.

14. Force Majeure

14.1 A Force Majeure Event includes, but is not limited to, any of the following:

- a. any act, event, or occurrence, including without limitation any strike, riot, civil commotion, act of terrorism, war, or act of any governmental or supranational authority, that prevents the Company from maintaining an orderly market in one or more of the Financial Instruments;
- b. suspension or closure of any underlying market or the imposition of limits or unusual terms on trading;
- c. excessive movement in the level of any Transaction or underlying market, or the Company's reasonable anticipation of such movement;
- d. breakdown or failure of transmission, communication, or computer facilities, interruption of power supply, or electronic or communications equipment failure;
- e. failure of any relevant supplier, financial institution, intermediate broker, Execution Venue, clearing house, or regulatory organisation to perform its obligations.

14.2 If the Company determines that a Force Majeure Event exists, it may, without notice and at any time, in its absolute discretion take one or more of the following steps:

- a. alter the Client's Margin requirements;
- b. close all or any of the Client's open Transactions at such closing prices as the Company reasonably believes to be appropriate;
- c. suspend or modify the application of all or part of this Agreement to the extent that the Force Majeure Event makes compliance impossible or impracticable;
- d. alter the Trading Hours for any particular Underlying Asset.

14.3 The Company shall not be liable for any loss arising from a Force Majeure Event or for the Company's actions taken pursuant to Section 14.2.

15. Confidentiality and Personal Data

15.1 All Client information held by the Company shall be treated as confidential and shall not be used for any purpose other than the administration and provision of the Services, AML and due diligence checks, regulatory compliance, and, with the Client's consent, marketing purposes.

15.2 The Company may disclose Client information in the following circumstances:

- a. where required by law, a court order, or a competent regulatory authority;
- b. to CySEC or any other regulatory authority exercising jurisdiction over the Company or the Client;
- c. to relevant authorities to investigate or prevent fraud, money laundering, or other illegal activities;
- d. to the extent reasonably required to execute Orders or provide the Services;
- e. to credit reference agencies, fraud prevention agencies, and other financial institutions for AML, identification, and due diligence purposes;
- f. to third-party service providers and professional advisers under appropriate confidentiality obligations;
- g. to trade repositories or similar under Regulation (EU) No 648/2012 (EMIR), as amended from time to time;
- h. to successors, assignees, or acquirers of the Company, with prior written notice to the Client;

- i. as required under FATCA reporting obligations in respect of US reportable persons;
- j. as required under the OECD Common Reporting Standard (CRS).

15.3 The Company processes personal data in accordance with Regulation (EU) 2016/679 (the General Data Protection Regulation, "GDPR"), the Processing of Personal Data (Protection of Individuals) Law of 2018 (L. 125(I)/2018), and the Company's Privacy Policy and GDPR Data Protection Policy, available on the Website. The Client consents to the processing of personal data for the purposes set out in those policies by accepting this Agreement.

16. Telephone Calls and Records

16.1 Telephone conversations and other communications between the Client and the Company may be recorded and retained. Recordings shall be the sole property of the Company and shall be accepted as evidence of the orders or conversations recorded.

16.2 In accordance with Article 16(6) of MiFID II and applicable CySEC requirements, the Company maintains the following categories of records for the minimum periods specified: (a) records of all services, activities, and transactions undertaken by the Company, for a minimum of five (5) years from the date of the relevant activity; (b) records of all telephone calls and electronic communications relating to the receipt, transmission, and execution of Client Orders, for a minimum of five (5) years from the date of the communication; and (c) all other Client records, including KYC documentation, for a minimum of five (5) years from the end of the business relationship. A competent authority may require any of the above periods to be extended to seven (7) years. Records are maintained in a form that allows the Company to demonstrate compliance with its regulatory obligations and to reconstitute any Client Order or transaction.

16.3 The Client consents to have Trading Account information and trade confirmations made available electronically through the Trading Platform, in lieu of paper or postal delivery. Trading Account statements shall be available on the Platform at all times and shall be updated no later than 24 hours after any activity.

17. Right to Force Close Positions and Impose Trading Restrictions

17.1 The Company reserves the right, at its sole discretion, to close any or all of the Client's open positions immediately and without prior notice in any of the following circumstances:

- a. the total Margin in the Client's Trading Account falls to or below the Stop-Out Level of fifty percent (50%) of the required Maintenance Margin;
- b. a Force Majeure Event has occurred;
- c. an Event of Default has occurred;
- d. the Company receives a charge-back from a payment service provider in relation to a deposit made by the Client.

17.2 The exercise of the Company's right to force close positions does not constitute termination of the Agreement unless the Company provides a specific notice of termination.

17.3 In addition to the right to force close positions under Sections 17.1 and 17.2, the Company may, at its reasonable discretion, impose a Close-Only Restriction on the Client's Trading Account in any of the following circumstances:

- (a) the Company's Execution Venue or Liquidity Provider has notified the Company, or the Company reasonably determines based on available information, that it is unable or unwilling to accept or execute new Orders originating from the Client's Trading Account due to concerns about the nature or pattern of the Client's trading flow;
- (b) the Company has commenced a review of the Client's Trading Account in connection with a potential Event of Default, and the Company considers it necessary or prudent to restrict new activity pending the outcome of that review;
- (c) the Company is required or requested to do so by a competent authority or regulatory body;
- (d) a Force Majeure Event has occurred in relation to a specific Underlying Asset or group of Underlying Assets, and the restriction is limited to those assets; or
- (e) the Company is operationally unable to transmit the Client's Orders to one or more of its liquidity providers or execution venues due to a restriction imposed by or affecting that provider or venue, including where:
 - (i) the Company's net open position limit, credit limit, or notional exposure threshold with the relevant liquidity provider has been reached or exceeded;
 - (ii) the liquidity provider has suspended, restricted, or terminated the Company's trading account or connectivity with that provider; or
 - (iii) the liquidity provider has ceased accepting new orders in one or more instruments or asset classes, whether temporarily or otherwise;
- (f) there is a failure, material degradation, or interruption affecting the technology or connectivity infrastructure used to transmit Orders to liquidity providers or execution venues, including the order routing bridge, FIX session, API connection, or any third-party middleware, such that new Orders cannot be reliably transmitted, executed, or confirmed; or
- (g) the Company determines, acting reasonably, that it is unable to hedge or offset the market exposure arising from new Client positions due to the unavailability of offsetting liquidity at any accessible execution venue, such that accepting new Orders would create material unhedged market risk for the Company.

17.4 Where a Close-Only Restriction is imposed, the Company shall notify the Client as soon as reasonably practicable via the Trading Platform's internal messaging system and/or email, stating the restriction and its scope. Where the restriction applies only to specific Underlying Assets or instruments, the notice shall identify those assets. The Company is not required to provide advance notice before imposing a Close-Only Restriction.

17.5 A Close-Only Restriction shall remain in force until the Company determines, in its reasonable discretion, that the circumstances giving rise to it have been resolved or no longer apply, or until the Agreement is terminated. The Company shall notify the Client promptly via the Trading Platform's internal messaging system and/or email upon lifting the restriction.

17.6 The imposition of a Close-Only Restriction does not constitute termination of this Agreement, does not relieve the Client of any obligation under this Agreement, and does not prevent the Company from taking further action including termination if an Event of Default exists or arises.

17.7 The Company shall not be liable for any loss arising from the imposition of a Close-Only Restriction applied in good faith in accordance with this Section.

18. Lien, Netting and Set-Off

18.1 The Company shall have a general lien on all funds held by the Company on the Client's behalf, until the satisfaction of all of the Client's obligations to the Company.

18.2 If the aggregate amount payable by the Client equals the aggregate amount payable by the Company, the mutual payment obligations shall be automatically set off and cancelled.

18.3 If the aggregate amount payable by one Party exceeds that payable by the other, the Party with the greater liability shall pay the excess to the other, and all other payment obligations shall be discharged.

18.4 The Company has the right to combine all Client Accounts opened in the Client's name, consolidate the balances, and apply set-off in the event of termination of this Agreement.

19. Events of Default

19.1 Each of the following constitutes an Event of Default:

- a. failure by the Client to perform any obligation owed to the Company;
- b. if an insolvency application is made in respect of the Client, or the Client makes an arrangement with creditors;
- c. the Client is unable to pay its debts as they fall due;
- d. any representation or warranty made by the Client is or becomes untrue or misleading;
- e. the Client (if an individual) dies, is declared absent, or becomes of unsound mind;
- f. the Company is required by a competent authority or court to take action;
- g. the Client involves the Company in any type of fraud, illegality, or breach of Applicable Regulations;
- h. the Company suspects the Client of money laundering, terrorist financing, or other criminal activity;
- i. the Company reasonably suspects the Client of Abusive Trading;
- j. any other circumstance in which the Company reasonably believes action is necessary or desirable for the protection of itself, other Clients, or the integrity of the market.
- k. the Company's Execution Venue or Liquidity Provider has notified the Company, or the Company reasonably determines, that it is unable or unwilling to accept or execute new Orders originating from the Client's Trading Account due to concerns about the nature or pattern of the Client's trading flow.

19.2 Upon the occurrence of an Event of Default, the Company may, in its absolute discretion and without prior Written Notice, take one or more of the following actions:

- a. terminate this Agreement immediately;
- b. cancel any open positions;
- c. temporarily or permanently bar access to the Trading Platform;
- d. reject, decline, or refuse any Order;
- e. cancel profits gained through Abusive Trading;
- f. take legal action to recover losses suffered by the Company.
- g. impose a Close-Only Restriction on the Client's Trading Account in accordance with Section 17.

20. Representations and Warranties

20.1 The Client represents and warrants to the Company, at the time of entering into this Agreement and each time a Transaction is executed, that:

- a. the Registration Data provided is complete, true, accurate, and not misleading;
- b. the Client is of sound mind, legal age, and full legal competence;
- c. the Client is duly authorised to execute this Agreement and to perform all obligations hereunder;
- d. the Client understands the nature, terms, and risks of CFD trading before placing any Transaction;
- e. the Client has read and understood the Risk Disclosure and Warnings Notice on the Website;
- f. the Client is acting as principal and not as agent, representative, or trustee for any third party, unless otherwise specifically agreed in writing with the Company;
- g. the Client's funds used for trading are not, directly or indirectly, the proceeds of any illegal activity or intended for terrorist financing;
- h. the Client is not a Politically Exposed Person and has no close relationship with such a person. The Client will notify the Company immediately if this status changes;
- i. the Client will not engage in Abusive Trading as defined in this Agreement, and in particular will not place any order for the purpose of exploiting a technical deficiency, system error, or price feed latency of the Trading Platform (including latency arbitrage), or for the purpose of market manipulation or insider dealing as defined under Regulation (EU) No 596/2014 (MAR);
- j. the execution, delivery, and performance of this Agreement will not violate any law or regulation applicable to the Client, nor any agreement by which the Client is bound.

21. Amendments

21.1 The Company may amend the terms of this Agreement for the following reasons:

- a. to reflect changes in Applicable Regulations or to ensure compliance with Applicable Regulations;
- b. to reflect changes in technology, the banking or financial system, or the systems used by the Company;
- c. to clarify or improve the drafting of the Agreement;
- d. to reflect any changes to the Services offered by the Company.

21.2 The Company will provide the Client with at least fifteen (15) Business Days' written notice of any material amendments, unless the amendment is required to take effect immediately to comply with Applicable Regulations. Changes to fees, charges, and trading conditions shall be notified with at least five (5) Business Days' advance notice via the Website and/or Platform.

21.3 The Client shall be deemed to have accepted any amendment if the Client does not give notice to terminate the Agreement before the amendment takes effect. The Client shall not be required to pay any charges as a result of termination in such circumstances, other than costs already incurred.

22. Commencement, Termination, and Inactive Accounts

22.1 This Agreement shall take effect upon the Client's receipt of a notification from the Company confirming that the Client has been accepted and that a Trading Account has been opened.

22.2 Either Party may terminate this Agreement upon giving at least seven (7) Business Days' Written Notice to the other Party. Termination shall not affect any obligation already incurred or any legal rights already arising under the Agreement.

22.2A Notwithstanding Section 22.2, the Company may terminate this Agreement immediately and without prior Written Notice where: (a) an Event of Default has occurred under Section 19.1; (b) the Company's Execution Venue or Liquidity Provider has permanently or indefinitely refused to accept Orders from the Client's Trading Account; or (c) the Company is required to do so by a competent authority. In all cases of immediate termination under this Section, the Company shall notify the Client as soon as reasonably practicable via the Trading Platform's internal messaging system and/or email, and shall return any remaining account balance to the Client in accordance with Section 22.3, subject to any amounts owed to the Company.

22.3 Upon termination, all amounts payable by the Client shall become immediately due. The Company shall close all open positions, and, in the absence of illegal activity or fraud and subject to all outstanding obligations being settled, shall return any remaining balance to the Client in accordance with the Client's instructions.

22.4 Inactivity: If there are no transactions (deposits, withdrawals, or trading activity) on the Trading Account for the consecutive inactivity period specified in the General Fees document, the Company reserves the right to charge the monthly inactivity fee set out in the General Fees document on the Trading Account, provided that sufficient funds are available. The General Fees document is available on the Website and is updated from time to time. The Client will be notified in advance of any inactivity fee being applied.

22.5 If the Trading Account remains inactive for four (4) years or more, and after notifying the Client at the Client's last known contact details, the Company reserves the right to close the Trading Account and render it dormant. Any funds remaining in a dormant account shall remain owing to the Client and shall be returned upon request at any time.

23. Communication and Written Notices

23.1 All notices and communications from the Client to the Company shall be sent by email, post, or commercial courier to the Company's address as stated in this Agreement, or as updated on the Website. Communications are deemed to have been delivered only when actually received by the Company.

23.2 Orders must be placed on the Trading Platform. Only in the event that the Trading Platform is unavailable may Orders be communicated by telephone.

23.3 The Company may communicate with the Client using any of the following means: email, Trading Platform internal messaging, telephone, post, or via the Website.

23.4 Communications are deemed received as follows:

- a. email: within one hour of dispatch from the Company's server;
- b. Trading Platform internal mail: immediately upon dispatch;
- c. telephone: upon conclusion of the call;
- d. post: seven (7) calendar days after the date of posting;
- e. Website posting: within one hour of publication.

23.5 The official language of this Agreement and all communications is English. Any translations provided are for convenience only and are not legally binding.

24. Liability and Indemnity

24.1 The Company shall not be liable for any loss save in cases of gross negligence, fraud, or wilful default on its part.

24.2 Without prejudice to Section 24.1, the Company's aggregate liability in respect of all claims arising under or in connection with this Agreement shall be limited to the net balance of the Client's Trading Account at the time the claim arises.

24.3 The Company shall not be liable for any indirect, consequential, incidental, special, punitive, or exemplary losses, including loss of revenue, profits, anticipated savings, goodwill, or business opportunity, regardless of whether such losses were foreseeable.

24.4 The Client shall indemnify and hold the Company harmless from any liabilities, losses, damages, costs, and expenses (including legal fees) arising from the Client's failure to perform obligations under this Agreement, any breach of warranty or representation, or any unauthorised use of the Trading Platform or Account Credentials.

25. Introducers and Affiliates

25.1 Where a Client is introduced to the Company by a third-party introducer or affiliate, the Company is not responsible or accountable for the conduct or representations of such introducer. Introducers are not authorised to bind the Company, offer credit, guarantee against losses, or provide investment or legal advice in the Company's name.

25.2 The Company may pay introducers and affiliates fees based on referrals and/or Client trading volume. The Client may request details of such arrangements from the Company, and the Company undertakes to provide relevant information in accordance with Applicable Regulations.

26. Complaints and Disputes

26.1 Any complaint should be submitted in accordance with the Company's Complaints Handling Procedure, available on the Website or by contacting the Company at complaints@abftrade.com.

26.2 If the Client is not satisfied with the Company's final decision, the Client may refer the complaint to the Financial Ombudsman of the Republic of Cyprus (www.financialombudsman.gov.cy). The Client's right to take legal action remains unaffected by the use of any complaints procedure.

27. Governing Law and Jurisdiction

27.1 This Agreement shall be governed by and construed in accordance with the laws of the Republic of Cyprus. The Parties submit to the exclusive jurisdiction of the courts of the Republic of Cyprus for the determination of any disputes arising out of or in connection with this Agreement.

27.2 All Transactions on the Trading Platform shall be subject to Applicable Regulations and the rules of any relevant regulatory authority, as amended from time to time. The Company shall be entitled to take such steps as it considers necessary to ensure compliance.

28. General Provisions

28.1 Entire Agreement. This Agreement constitutes the entire agreement between the Parties with respect to the matters set out herein and supersedes all prior agreements and understandings.

28.2 Severability. If any provision of this Agreement is held to be invalid, illegal, or unenforceable, such provision shall be severed and the remainder of the Agreement shall continue in full force and effect.

28.3 Waiver. No failure or delay by either Party in exercising any right or remedy shall constitute a waiver of that right or remedy, or of any other right or remedy.

28.4 Assignment. The Client may not assign or transfer any rights or obligations under this Agreement without the prior written consent of the Company. The Company may assign its rights and obligations to any successor or affiliated entity with prior written notice to the Client.

28.5 Joint Accounts. Where the Client comprises two or more persons, all liabilities and obligations shall be joint and several. Any notice given to, or instruction given by, one account holder shall be deemed to have been given by all account holders.

28.6 Cryptocurrency CFDs. The Company may offer CFDs on Virtual Currencies (Cryptocurrencies). These are complex and high-risk products. Their values can fluctuate significantly. The maximum leverage applicable to cryptocurrency CFDs for Retail Clients is 1:2 as prescribed by CySEC. Clients should not trade these products unless they have the necessary knowledge and experience.

APPENDIX 1 — FX and CFD Trading Terms

This Appendix applies to all Clients trading Contracts for Differences (CFDs) and FX Contracts on the Trading Platform. FX Contracts are a type of CFD in which the Underlying Asset is a currency pair.

A1.1 Opening and Closing Transactions

To open a Transaction, the Client must place a Buy or Sell order at the price quoted by the Trading Platform at the time of the Transaction. To close a Transaction, the Client must place the opposite order at the prevailing price.

The Trading Platform will display a Buy (Ask) price and a Sell (Bid) price for each Underlying Asset. Transactions must be opened and closed at these quoted prices. Transactions cannot be transferred to other brokers or trading platforms.

Market Orders will be executed at the best available price at the time of submission, which may differ from the price displayed when the Order was placed. Limit Orders will be executed at the specified price or better. If the specified price is unavailable, the Order may be executed at the next available price.

A1.2 Order Types

The following Order types are available on the Trading Platform:

- Market Order: executed at the best available current market price;

- Limit Order (Buy Limit / Sell Limit): executed at the specified price or better;
- Stop Order (Buy Stop / Sell Stop): triggers a market order when the specified price is reached;
- Stop Loss Order: an instruction to close a position at a specified price to limit losses;
- Take Profit Order: an instruction to close a position at a specified price to lock in profits;
- Trailing Stop: a dynamic stop-loss that adjusts as the market moves in the Client's favour.

A1.3 Rollover and Swap Charges

Any open Transaction held at the end of the trading day shall be automatically rolled over to the next Business Day to avoid automatic closure. A Rollover Charge ("Swap") will be either added to or deducted from the Client's Trading Account with respect to such Transactions.

The Swap rate is calculated once for each day of the week that a position is rolled over, with the exception of Wednesday, when it is calculated three times to capture the weekend rollover charges in advance (i.e., seven swap calculations applied across five trading days).

Swap rates for each Underlying Asset are displayed on the Trading Platform and may change at the Company's discretion in response to market conditions. Clients should refer to the Trading Platform for current applicable rates.

A1.4 Correction of Swap Charges and Dividend Adjustments

Where a Swap charge has been applied to a Client's Trading Account at an incorrect rate, or has not been applied when it should have been, the Company reserves the right to correct the error by applying a compensating debit or credit to the Client's Trading Account. Equally, where a dividend adjustment in respect of a CFD position has not been credited or debited when it should have been, or has been applied at an incorrect amount, the Company reserves the right to correct the error in the same manner.

Swap charge and dividend adjustment corrections are subject to the following conditions:

- (a) the correction must be identified and applied within ninety (90) calendar days of the trading day on which the error occurred;
- (b) the Company shall notify the Client via the Trading Platform's internal messaging system and/or email prior to or at the time of applying any correction that results in a debit to the Client's account, stating the nature of the error, the affected positions and dates, and the amount of the correction;
- (c) the corrected Swap amount shall reflect the rate that was displayed on the Trading Platform at the time the error occurred, or the rate that should have been applied in accordance with prevailing interbank overnight funding rates if no rate was displayed; the corrected dividend adjustment amount shall reflect the gross dividend declared by the relevant issuer, adjusted for applicable withholding tax in accordance with the Company's standard dividend adjustment methodology;
- (d) corrections shall not apply to any position that has been closed for more than ninety (90) calendar days at the time the error is identified, unless the error is a result of fraud or wilful misrepresentation by the Client.

The Client acknowledges that Swap charges and dividend adjustments represent contractual obligations arising from the terms of each CFD position, and that correction of an erroneously applied or omitted charge or adjustment constitutes rectification of an existing obligation rather than the imposition of a new one. The Company shall not be liable for losses arising from errors in Swap charges or dividend adjustments that are corrected in good faith in accordance with this Section.

A1.5 Spreads

All CFDs and FX Contracts available on the Trading Platform carry a spread, which represents the difference between the Buy (Ask) price and the Sell (Bid) price. Spreads are displayed on the Trading Platform and may be amended by the Company at any time. Clients are responsible for checking current spreads before placing Orders.

A1.6 Expiry of Transactions

Certain Underlying Assets, including futures-based CFDs, have an Expiry Date displayed on the Trading Platform. It is the Client's responsibility to be aware of the applicable Expiry Date. If an open Transaction is not closed prior to the Expiry Date, it shall be automatically closed at the last price quoted on the Trading Platform immediately before the applicable Expiry Date and time.

A1.7 Slippage

Due to market volatility and factors beyond the Company's control, the Company cannot guarantee that an Order will be executed at the price specified. In such cases, the Order will be executed at the next available price. The Company shall not be liable for losses arising from Slippage.

Document Version Control

Version	Date	Description	Approved By
Version 5.0	1 June 2026	Initial issue — ABF Trade EU Limited	Board of Directors