



Islamic Trading Account Use Agreement

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Islamic Trading Account Use Agreement

1. The present Islamic Trading Account Use Agreement, hereinafter referred to as the «Agreement», defines the procedures and conditions for the use of Islamic trading accounts, hereinafter referred to as «Islamic», and is supplementary to the existing Customer Agreement. The present Agreement shall enter into force upon the transfer of the Client's trading account to the group of Islamic accounts.
2. If a Client complies with the requirements of Sharia law and cannot receive or pay interest, the Client may change his account type to Islamic. To switch the account to Islamic, a Client will have to attest to being Muslim and present a certificate documenting his religious affiliation endorsed by a Muslim religious authority.
3. The transfer of a trading account to the Islamic group is carried out by the Company's customer service representatives at the Client's request. In order to apply for the transfer, the Client shall send a request to the Company's customer service. The Company has the right to refuse the service without a reason. To expedite the account transfer to the Islamic group, the Client is recommended to close all open positions and pending orders.
4. The Islamic account option is available on Fixed and Standard accounts.
5. Trading conditions applied to Islamic accounts are identical to those of Fixed and Standard accounts, except that Islamic trading accounts have no swap or rollover charges for FxCFD instruments (Swap-free).
6. The Swap-free service does not apply to CFD Indices, Commodities, Bonds, Metals, Cryptopairs, Equities.
7. The list of available trading instruments in the Islamic group may differ (have fewer instruments) from the list of available instruments for standard accounts.
8. The Client shall have the right to request the transfer of his trading account back to the initial account group (i.e. Fixed or Standard) at any time. In the event of a repeated request for transfer to the Islamic account group, the Company may request adequate justification for such actions.
9. The Client shall not be entitled to demand any repayment of potential profit that would have been made from swap operations on the Client's account or credited to his free balance if the account had been in the Islamic account group at that period.
10. In the event that the Company has direct or circumstantial evidence that the Client violates the terms of Islamic accounts including but not limited to profiting from the difference in interest rates, when most trades have a negative swap, or other fraudulent activities, the Company reserves the right to switch the Client's account from the Islamic group back to the previous Fixed or Standard account group at any time without prior notice and reason. Shall any fraudulent transactions are detected, the Company is also entitled to apply swaps to all transactions made within the entire period of using the Islamic account.
11. Islamic accounts cannot participate in any bonus programs and promotions conducted by the Company.
12. The present Agreement is the extension to the main Customer Agreement between the Company and the Client and shall take precedence in the event of conflict or any discrepancies in terms of



trading conditions.

13. The Agreement shall be terminated upon the receipt by the Company's customer service of the Client's request for transferring his account from Islamic to another account group.

14. The parties agree that the place of conclusion of the present Agreement shall be considered the place of conclusion of the Customer Agreement.