

**DB Invest Limited**  
Seychelles – 8424266-1



# Swap-Free/Islamic Account



The terms and conditions outlined below are binding on the Client upon registration for a Swap-Free Account with DB Investing. The Client agrees to comply with these terms and conditions and acknowledges that eligibility for a Swap-Free Account is limited to certain jurisdictions and account types. DB Investing reserves the sole discretion in offering or withdrawing the Swap-Free Account option.

## 1. Objective

1.1 This policy defines the terms for the Swap-Free Account, which exempts clients from overnight interest or swap fees on held positions. This account type is available exclusively to clients in eligible jurisdictions and specific account types, as determined by DB Investing.

## 2. Account Specifications

- **Swap Exemption:** Swap-Free Accounts exempt clients from overnight interest or swap fees. However, other administrative fees or charges may still apply.
- **Available Instruments:** Clients can trade a selection of instruments similar to those in standard accounts, though DB Investing reserves the right to add or remove instruments without prior notice.

## 3. Conditions for Suspension or Termination

- **Breach of Agreement:** DB Investing may suspend or terminate the Swap-Free Account if the Client is found in breach of any terms of the Client Agreement, or engages in fraudulent activities.
- **Holding Period:** If trading positions are held open for more than 14 consecutive days, the company reserves the right to charge costs.
- **Market Misconduct:** Swap-Free status may be revoked if the Client engages in unfair trading practices, including but not limited to fraud, manipulation, arbitrage, hedging or other forms of deceitful or improper activities or trading style not allowed.
- **Suspended Accounts:** If any of the Client's accounts are suspended, the Swap-Free status may be terminated, and any applicable interest or swap fees will become due.

## 4. Legal and Miscellaneous Terms

- **Indemnification:** The Client agrees to indemnify DB Investing for any losses incurred as a result of breaches of this policy.
- **Availability:** DB Investing does not guarantee the continuous availability of Swap-Free Accounts and may amend or withdraw this option at any time.
- **Governing Law:** The terms and conditions herein are governed by the legal framework applicable to DB Investing.
- **Official Language:** The official language of this Policy is English. Translations provided in other languages are for informational purposes only and are not legally binding.