

# Financing Cost Exemption Form

I, the undersigned (hereinafter the "Client"), being a client of Credit Financier Invest International Limited (hereinafter "CFI" or the "Company") is aware that CFI in general calculates swaps on open positions on a daily basis and is aware of the values of these swap rates and that they change according to changes in markets.

This "Financing Cost Exemption Form" is deemed to be an integral part of the "Agreement" between the Client and CFI and is as binding as the other Terms and Conditions listed under the regulatory section of CFI Website.

The client hereby expressly acknowledges and agrees that by approving electronically or submitting to the Company the "Financing Cost Exemption Form" whether by email or documentation/forms or by clicking in the appropriate space, or similar buttons or links as may be designated by CFI that this will be evidence of the client's approval and acceptance of the following terms and conditions:

- 1) In order to be eligible to get a Swap-Free account, the client must apply for this account type.
- 2) Credit Financier Invest International Limited, reserves the right to refuse the processing of any such request, at its sole discretion, for any reason whatsoever, without being obliged to provide any explanation or justification.
- 3) Credit Financier Invest International Limited also reserves the right to revoke the Swap-Free status granted to any standard trading account at any time, at its sole discretion, without being obliged to provide any explanation or justification.
- 4) Clients are not allowed to use Swap-Free trading accounts for the primary reason of making profits from 'Swaps'.

Further, clients may not request the payment of any 'Swap' amounts that have been lost as a result of converting their standard trading account(s) into one or more Swap-Free account(s) for any such period prior to converting the account to a Swap-Free account(s).

- 5) In the event that Credit Financier Invest International Limited detects any form of abuse, fraud, manipulation, cash-back arbitrage, or other forms of deceitful or fraudulent activity in regard to any Swap-Free account or Carrying Cost of any client, Credit Financier Invest International Limited reserves the right, at any time:
  - with immediate effect, to revoke the Swap-Free status from any and all standard trading accounts of such client that have been converted to a Swap-Free trading account; and/or
  - to correct and recover any un-accrued Swaps and any related un-accrued interest expenses and or costs pertaining to any and all of such client's Swap-Free trading accounts during the period for which such accounts were converted into Swap-Free trading accounts; and/or
  - with immediate effect, to close all trading accounts of such client with Credit Financier Invest International Limited, void all trades carried out in such client's trading accounts with Credit Financier Invest International Limited and cancel all profits or losses incurred in such client's trading accounts.
- 6) The client expressly acknowledges that CFI may distribute dividends when client's positions are long and deduct the accrued dividends if clients positions are short on some underlying assets on which these apply

such as spot indices and stocks. The expected dividends rates on different items are regularly published on our website [www.cfi.trade](http://www.cfi.trade). CFI may apply exceptions on that on some items for some clients as it sees fit. Unless otherwise notified, CFI will not credit nor debit dividends your account for US30, US100, US500 and GER40 products as long as it doesn't notice any abuse on this exception or if it doesn't inform you of a change of this policy. By opening an account and accepting our terms and conditions, you accept that if CFI notices any abuse whereby you open a short position before market close before a dividend is supposed to be applied and later close this position after the dividend is supposed to be distributed, CFI will be charging these dividends retroactively on your account. CFI may extend the products on which it doesn't charge nor pay dividends by informing you. If you wish to be charged and credited dividends on all items, you may request this from CFI and CFI will open a specific account for you for that and otherwise, you may not claim dividends retroactively to be credited your account. CFI may decide not to apply this exception on dividends if it deems fit.

- 7) The Company may impose a Carry cost other than the overnight swap fee. Carry costs are additional retention costs on the open positions of the accounts that the Company decides, at its sole discretion, that it is not conducting active trades to achieve the appropriate and expected commissions from these accounts, and the Company will report these costs before proceeding with the deduction according to the approved means of communication, so that the owner of the account which is subject to these fees will be given a week notice before commencing the process of calculating and/or collecting these costs.
- 8) The client expressly agrees that CFI International Ltd will review all Swap- Free accounts on a weekly basis and that all SwapFree accounts will be subject to regular checks and monitoring for achieving the required volume. CFI has the right to withdraw the swap amount that would have been due from the client taking into calculation the interest rates across different products and the minimum required volume i.e. if the client has a requirement to achieve a minimum of 10 Round Lots and such has not been completed per each 1 lot opened per day on the same item for which he is getting swap free conditions (hereinafter the Minimum Required Volume". i.e. if client kept on average 1 lot opened per day overnight, he/she should trade 10 Round lots during the same day to be eligible to being exempted from swap charges, otherwise CFI will have to charge the swaps in full and to deduct them from client's account without having to give notice to the client. The Minimum required Volume and interest rate may change from time to time as will be communicated to the client, hence the 10 Round Lots example give above is for explanation purposes and number of lots may vary based on the underlying asset traded.
- 9) The Client requests from Credit Financier Invest International Limited not to calculate swaps on as many items as possible on a daily basis and to postpone this calculation until end of every month, or earlier at CFI's discretion, if client withdraws more than 50% of the equity during the month. The Client understands that CFI doesn't provide swap free currently for TRY, NZD, SEK, DKK, NOK, SGD, RUB, MXN, ZAR on pairs, BRENT, CFD's on Equities, CAC40, AUS200, Gas Spot HKD50, XAUUSD.WE on Indices and that CFI may exclude more items in the future from this special treatment as per its discretion anytime and without prior notice.
- 10) Without prejudice to the provisions mentioned above the Company at any time and at its sole discretion and without justification shall have the right to charge the Client for opening overnight positions in any way and for the period it deems appropriate.
- 11) These Terms shall constitute an integral part of the Client Agreement and shall be read in conjunction therewith. All provisions and conditions contained in the Client Agreement shall be valid and effective and nothing in this Terms restrict CFI's ability to enforce its rights under the Client Agreement.

**June, 2026**