

INTEREST FREE TRADING NOTICE

Please be aware that while we endeavour to provide our legal agreements and supporting documents in local languages, it is the English versions that prevail. It remains your responsibility to ensure you understand all the applicable terms and conditions surrounding the operation of your trading account and you should notify us or your introducing partner as applicable in the event you have any questions.

One Financial Markets is the trading name of C B Financial Services Ltd, a company registered in England with company number 6050593. C B Financial Services Ltd is authorised and regulated by the Financial Conduct Authority in the UK (under firm reference number 466201) and the Financial Sector Conduct Authority in South Africa (with FSP number 45784).

CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. **71% of retail investor accounts lose money when trading CFDs with this provider.** You should consider whether you understand how CFDs work and whether you can afford to take the high risk of losing your money.

One Financial Markets may, at its sole discretion, make an interest free trading facility available to you if your application to open an account is approved.

The acceptance, and implementation, of this profile is subject to constant monitoring and should trading irregularities be identified we will open conversations with you to determine the objectives of these trading strategies.

Below is an overview of the interest free trading facility:

- Interest free trading profiles are offered to those individuals where the charging or receiving interest is in conflict with their religious beliefs.
- Where possible our operations follow the principles and practices of the underlying market. However, the offering of interest free accounts is typically in conflict with underlying market conditions and a condition that is not always afforded to us by other financial institutions.
- Because of the above underlying conditions our interest free accounts may therefore be a cost to us as a company and as such are offered to clients as a privilege that we reserve the right to remove, where we feel that privilege is being abused.
- The issue of arbitrage is the main risk to us when approving an interest free account. Arbitrage is when a client has an interest free account with one broker and an interest receiving account with another broker. In this scenario the client can receive interest without having any net market exposure/risk and is thereby abusing the interest free aspect of their account with us in order to guarantee a return.
- Arbitrage activity raises specific characteristics and trading patterns on accounts, which we will monitor on a continuous basis. We appreciate that not all accounts flagged are actually arbitraging and we therefore will refer any suspicious activity on highlighted accounts to see if there are genuine strategies being used.
- If we suspect arbitrage activity and abuse of the interest free facility we will consult you regarding our concerns before taking any action. If however, despite any requests by us, you continue to trade in a manner which we consider at our sole discretion to be an abuse of the interest free terms, we will remove the interest free aspect of your account.
- Interest free accounts are subject to delivery fees in relation to both long and short equity positions. These fees reflect the cost of stock exchange price and data feeds. Positions in EU stocks are charged at an annual rate of 3.5% of leveraged exposure which equates to a daily charge of 0.0096%. Positions in US stocks are charged at an annual rate of 5.5% of leveraged exposure which equates to a daily charge of 0.0151%. These rates may vary.