

## MYFX MARKETS PRODUCT SCHEDULE

### IMPORTANT NOTICE

This Product Schedule issued by MYFX MARKETS forms part of the Client Agreement and should be read in its entirety. It sets out the Margin Requirements, Fees and Charges Clients will incur when dealing in our Products, the interest that you may pay or receive in respect of your Account balances and other costs you will incur.

This Product Schedule describes the various contract specifications for the Margin FX Contracts and Contracts-for-Difference (CFDs) that we offer.

### LIQUIDATION LEVEL

We may place a liquidation order for your open Position(s) when your Total Equity balance falls below the Liquidation Level or zero, whichever is the greater.

### STANDARD AND PRO ACCOUNTS

The Liquidation Level is **50%** unless varied by us in writing.

$$\text{Account Equity} = \frac{\text{Account Balance} + / - \text{Unrealised Profits}}{\text{Margin Requirement}} < 50\%$$

### COMMISSIONS

#### PRO Accounts

The table below sets out the Commissions payable on Foreign Exchange transactions on PRO accounts on closed trade basis.

Commissions are charged in the Account Currency and are based on the number of standard contracts bought or sold in each transaction.

Where a fraction of a standard contract is dealt the charge is made on a pro-rata basis.

Account Currency	per Standard Contract (Round – Turn)
USD	USD \$7.00
JPY	JPY ¥620
AUD	AUD \$7.00

#### Standard Accounts

No commissions are charged on transactions executed in our Standard Accounts.

Our transaction fees are incorporated into the bid-offer spread for each instrument (MYFX MARKETS Spread). Because we deal as principal, the prices we offer you may not be the same as those in the underlying market and may be wider.

The price offered to you may depend upon a number of factors including transaction size, term of the product, our business relationship with you, the prevailing underlying market rates and in the case of swaps and rollovers on the differing interest rates applicable to the currency pair involved in a margin foreign exchange transaction.

### FEES & CHARGES

#### SWAP FEES

The Swap Fee is an adjustment reflecting the relative difference in interest rates or yield on the underlying instruments.

Typically, MYFX MARKETS will charge Swap Fees on a Long Position and pay Swap Fees on Short Positions. However, in certain market conditions MYFX MARKETS may require Clients to pay a Swap Fee where ordinarily they would have received a Swap Fee.

Client accounts will either be credited or debited with the Swap Fee based on open positions as at the close of business each business day.

The Swap Fee accrues whilst the position remains open and is credited or debited to Client Accounts when the trade is closed.

Swap Fees are subject to change and are available within MT4 trading platform for each instrument under the properties menu item (contract specifications).

#### Swaps in Account Currency

Swap Fees are made in relation to the counter currency and are converted to and applied in the Account Currency.

#### Future CFD Swaps

**There is a cost incurred when rolling Future CFD contracts. The cost is equal to the value of the bid – offer spread in the MYFX MARKETS Price.**

Rollover arises when the Underlying Instrument of the MYFX MARKETS Product is due for expiry and MYFX MARKETS commences deriving its price from the next serial Futures contract. As the next serial Futures contract will trade at either a discount or premium to the expiring Futures contract the change in Underlying Instrument for revaluation purposes will cause a profit or loss on an MYFX MARKETS account. The Swap Fee applied by MYFX MARKETS adjusts for this revaluation but Contracts that are rolled do incur the cost of the bid – offer spread.

In order to minimize the bid – offer spread MYFX MARKETS typically switches from using the front month to the next serial contract 1-2 trading days prior to the Underlying Instrument's last trading day when liquidity can be limited.

## FX & Bullion Swaps

The price of a Margin FX Contract reflects the value of one currency expressed in terms of a second currency. Whilst MYFX MARKETS's Products do not create any right or obligation to receive the purchased currency, the foreign exchange markets by convention adjust the value of an open position to reflect the different interest rates applicable to the underlying currencies.

If you have an open position in which you have taken the long/bought side in the high yielding currency then the value of the swap fee is typically in your favour to reflect the difference between the interest rates on the two currencies.

If you have an open position in which you have taken the long/bought position in the low yielding currency then the value of the swap fee is typically against you to reflect the difference between the interest rates on the two currencies.

In certain market conditions MYFX MARKETS may require Clients to pay a Swap Fee where ordinarily they would have received a Swap Fee.

MYFX MARKETS applies swaps daily at 24:00 MT4 Server time (5PM New York close). Triple daily swaps are applied on Wednesday and Thursday for the applicable currency pairs.

Swap Fees are applied in your Account Currency.

## BANKING CHARGES

### Deposits

In order to deposit funds, please login to your MYFX MARKETS Client Office.

All funds must be remitted from a card or bank account in the name of the MYFX MARKETS account holder.

MYFX MARKETS reserves the right to return funds if not received from a bank account in the same name as the MYFX MARKETS account.

Deposits	Fees
Bank Transfer	Fees vary depending on bank
Credit Card	No fees
Bitwallet	No fees
Union Pay	No fees
Fasapay	No fees
Alipay	No fees
bitpay	No fees

Please be advised that your payment provider may view payments made to MYFX MARKETS as a cash advance and that they may bill you accordingly.

### Withdrawals

On processing a withdrawal request MYFX MARKETS may require additional information to prove that the beneficiary account is under your name as third-party remittances are not permitted.

All withdrawals are subject to a positive Account Ledger Balance and Free Equity.

All withdrawal requests are processed Monday to Friday between normal business hours.

All requests received outside of these hours will be processed on the next business day.

Withdrawals	
Bank Transfer	\$25.00 (No fees for AU Banks)
Credit Cards	No fees
Bitwallet	No fees
Union Pay	\$25.00
Alipay	\$25.00
bitpay	No fees

Please be aware that your payment provider may charge you a receiving fee for any international payment, MYFX MARKETS is not liable for this fee and this will be incurred by you.

Please note that MYFX MARKETS cannot guarantee same day value for receipt of funds. Processing times are subject to the receiving bank processes. International Transfers may take between 2 – 5 days to be received.

**Note:** For all International bank transfers MYFX MARKETS will require proof of identity and proof of source of funds before processing.

The corresponding bank account must be in the same name as the MYFX MARKETS Account.

### Bank Transfers

Processing times vary and are beyond MYFX MARKETS's control. Receipt of funds may take up to 5 business days.

### Administrative Charges

Duplicated statements	\$4.00 per statement
Telephone Transcripts	Upon application
Audit certificates	Upon application
Debt collection	First call \$25.00
	Second call \$50.00
	Referral to agency \$150.00

## Contract Specifications

**Times:** Market Hours below are MT4 Server Time and are correct at the date of publication.

Server Time is set at GMT+2 when New York is observing Eastern Standard Time and is changed to GMT+3 when New York is observing Daylight Savings Time.

**Contract Specifications, Spreads & Margins:** References in the tables below are correct at the time of publication. All Specifications and Margins published in the MT4 Trading platform supersede the Product Schedule.

### Margin FX Contracts

Symbol	Standard Margin Rate	Contract Size	Min Trade Size	Max Trade Size	Trading Hours Monday to Thursday	Trading Hours Friday
GBPUSD	1%	100,000 BGP	0.01	100	00:02 – 23:59	00:02 – 23:58
EURUSD	1%	100,000 EUR	0.01	100	00:02 – 23:59	00:02 – 23:58
USDJPY	1%	100,000 USD	0.01	100	00:02 – 23:59	00:02 – 23:58
USDCHE	1%	100,000 USD	0.01	100	00:02 – 23:59	00:02 – 23:58
USDCAD	1%	100,000 USD	0.01	100	00:02 – 23:59	00:02 – 23:58
AUDUSD	1%	100,000 AUD	0.01	100	00:02 – 23:59	00:02 – 23:58
EURGBP	1%	100,000 EUR	0.01	100	00:02 – 23:59	00:02 – 23:58
EURAUD	1%	100,000 EUR	0.01	50	00:02 – 23:59	00:02 – 23:58
EURCHF	1%	100,000 EUR	0.01	50	00:02 – 23:59	00:02 – 23:58
EURJPY	1%	100,000 EUR	0.01	100	00:02 – 23:59	00:02 – 23:58
GBPCHE	1%	100,000 GBP	0.01	50	00:02 – 23:59	00:02 – 23:58
CADJPY	1%	100,000 CAD	0.01	50	00:02 – 23:59	00:02 – 23:58
GBPJPY	1%	100,000 GBP	0.01	50	00:02 – 23:59	00:02 – 23:58
AUDNZD	1%	100,000 AUD	0.01	50	00:02 – 23:59	00:02 – 23:58
AUDCAD	1%	100,000 AUD	0.01	50	00:02 – 23:59	00:02 – 23:58
AUDCHF	1%	100,000 AUD	0.01	50	00:02 – 23:59	00:02 – 23:58
AUDJPY	1%	100,000 AUD	0.01	50	00:02 – 23:59	00:02 – 23:58
CHFJPY	1%	100,000 CHF	0.01	50	00:02 – 23:59	00:02 – 23:58
EURNZD	1%	100,000 EUR	0.01	50	00:02 – 23:59	00:02 – 23:58
EURCAD	1%	100,000 EUR	0.01	50	00:02 – 23:59	00:02 – 23:58
CADCHF	1%	100,000 CAD	0.01	50	00:02 – 23:59	00:02 – 23:58
NZDJPY	1%	100,000 NZD	0.01	50	00:02 – 23:59	00:02 – 23:58
NZDUSD	1%	100,000 NZD	0.01	100	00:02 – 23:59	00:02 – 23:58
GBPAUD	1%	100,000 GBP	0.01	50	00:02 – 23:59	00:02 – 23:58
GBPCAD	1%	100,000 GBP	0.01	50	00:02 – 23:59	00:02 – 23:58
GBPNZD	1%	100,000 GBP	0.01	50	00:02 – 23:59	00:02 – 23:58
AUDSGD	1%	100,000 AUD	0.01	50	00:02 – 23:59	00:02 – 23:58
CHFSGD	1%	100,000 CHF	0.01	20	00:02 – 23:59	00:02 – 23:58
EURSGD	1%	100,000 EUR	0.01	20	00:02 – 23:59	00:02 – 23:58
GBPSGD	1%	100,000 GBP	0.01	20	00:02 – 23:59	00:02 – 23:58
NZDCAD	1%	100,000 NZD	0.01	20	00:02 – 23:59	00:02 – 23:58
NZDCHF	1%	100,000 NZD	0.01	20	00:02 – 23:59	00:02 – 23:58
SGDJPY	1%	100,000 SGD	0.01	20	00:02 – 23:59	00:02 – 23:58
USDMXN	1%	100,000 USD	0.01	20	00:02 – 23:59	00:02 – 23:58
USDUSD	1%	100,000 USD	0.01	50	00:02 – 23:59	00:02 – 23:58
NZDSGD	1%	100,000 NZD	0.01	20	00:02 – 23:59	00:02 – 23:58
EURHKD	1%	100,000 EUR	0.01	20	00:02 – 23:59	00:02 – 23:58
HKDJPY	1%	100,000 HKD	0.01	20	00:02 – 23:59	00:02 – 23:58
USDCNH	1%	100,000 USD	0.01	20	00:02 – 23:59	00:02 – 23:58
USDHKD	1%	100,000 USD	0.01	20	00:02 – 23:59	00:02 – 23:58
EURNOK	1%	100,000 EUR	0.01	20	00:02 – 23:59	00:02 – 23:58
EURZAR	1%	100,000 EUR	0.01	20	00:02 – 23:59	00:02 – 23:58
GBPNOK	1%	100,000 GBP	0.01	20	00:02 – 23:59	00:02 – 23:58
USDNOK	1%	100,000 USD	0.01	20	00:02 – 23:59	00:02 – 23:58
USDZAR	1%	100,000 USD	0.01	20	00:02 – 23:59	00:02 – 23:58
ZARJPY	1%	100,000 ZAR	0.01	20	00:02 – 23:59	00:02 – 23:58
EURTRY	1%	100,000 EUR	0.01	20	00:02 – 23:59	00:02 – 23:58

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## Margin Requirements

Margin Requirements are correct as at the published date and are subject to change in accordance with the Client Agreement and PDS.

MYFX MARKETS shall always endeavor to provide notice of variations to margin requirements but please be aware that in some circumstances, such as an unanticipated market event, advance notice may not be possible. Please always refer to your trading platform for the margin requirement.

In general, the leverage requirements for all FX, metals, BRENT and WTI will be affected by your Account Leverage. For all other CFD instruments, such as stocks and commodities, the leverage requirement for each instrument is fixed.

Where the 'Account Leverage is applicable, your Initial Margin rate should be calculated by using two factors; the symbol's Standard Margin Rate and your Account Leverage setting. The Standard Margin Rate in the contract specifications reflects the Initial Margin Requirement for an account with a 1:100 Account Leverage setting. In the below table, we provide the Initial Margin Rate which reflects the actual margin rate used for your MT4 margin requirement calculation. This calculation is formulated by using both the Initial Margin rate and the Account Leverage settings. For Symbols where the Account Leverage Factor is not applicable, your Initial Margin requirement should always be fixed at the Standard Margin Rate of the symbol.

Account Leverage		1:400		1:200		1:100	
		Initial Margin	Effective Leverage	Initial Margin	Effective Leverage	Initial Margin	Effective Leverage
Standard Margin Rate	1%	0.25%	1:400	0.5%	1:200	1%	1:100

## Bullion, Metals & Commodities

Instrument	Code	Contract Size	Min Trade Size	Max Trade Size	Trading Hours Monday – Thursday	Trading Hours Friday
Crude Oil	WTI	100 Barrels	1	100	01:00 – 24:00	01:00 – 24:00
Brent	BRENT	100 Barrels	1	100	03:00 – 24:00	03:00 – 24:00
Gold	XAUUSD	100 USD	0.01	25	01:00 – 23:59	01:00 – 23:58
Silver	XAGUSD	5000 USD	0.01	25	01:00 – 23:59	01:00 – 23:58

## Index CFD Contracts

Instrument	Code	Contract Value	Margin Rate	Min Trade Size	Max Trade Size	Trading Hours Monday – Friday
France 40 Index	FRA40	€1x Index	1%	1	100	09:00 – 23:00
German 30	DAX30	€1 x Index	1%	1	100	03:30 – 23:00
Euro Stoxx 50	ESTX50	€1 x Index	1%	1	100	09:00 – 23:00
UK 100 FTSE	UK100	£1 x Index	1%	1	100	09:00 – 23:00
US S&P500	SPX500	US\$1 x Index	1%	1	100	01:00 – 23:15 23:30 – 24:00
DOW 30	US30	US\$1 x Index	1%	1	100	01:00 – 23:15 23:30 – 24:00
NASDAQ	NAS100	US\$1 x Index	1%	1	100	01:00 – 23:15 23:30 – 24:00
ASX S&P200	AUS200	AU\$1 x Index	1%	1	100	02:50 – 09:30 10:10 – 24:00
JAPAN 225	JP225	JP ¥10 x Index	1%	1	100	02:00 – 23:15
Hang Seng	HK50	HKD1 x Index	1%	1	100	04:15 – 07:00 08:00 – 11:30

A contract for difference or CFD is an agreement under which you may speculate on fluctuations in the price of an underlying financial asset. However, you will not own or have any interests or right in the underlying financial asset and cannot close an open Position through an exchange or other CFD provider. The price of the CFD is based on the price of a financial asset whether that is an index, commodity or futures contract (Underlying Instrument). Because we deal as principal, the prices we offer you may not be the same as those in the underlying market. Our prices for Index Future CFDs are based on the prevailing price of the Underlying Instrument, which is a futures contract based on an Equity Index or Commodity. We derive our price by applying our spread to the prevailing bid and offer price in the Underlying Instrument. Please refer to the Client Agreement and Product Disclosure Statement for further information.

### Margin Requirements – Hedged Transactions

If you have hedged a position by placing a trade in the same market but in the opposite direction, then the net margin requirement for those two trades should be zero. Kindly note that it is still possible for your account to be under-margined as spread changes can still affect your unrealized profit or loss.