## Swap-Free Trading Account Use Agreement

1. This document (Swap-Free Trading Account Use Agreement, hereinafter referred to as the Agreement) regulates the terms and conditions under which swap-free trading accounts are used. It is supplementary to the Public Offer Agreement on provision of services. This Agreement is deemed in force from the moment of converting the Customer’s trading account into swap-free type.
2. Trading accounts are converted into swap-free type by InstaForex (hereinafter referred to as the Company) Customer Relations Department upon the consent of the Customer, who completes the application form for this service. The Company reserves the right to decline the Customer’s application without explaining the reason.
3. The swap-free service is applicable to all Customer’s trading operations, except:
    1. Those performed with USD/HKD, EUR/RUR and USD/RUR instruments for which swaps are charged on a regular basis in all accounts;
    2. Transactions with any instrument of the following asset groups: "CFD on stock", "Cryptocurrencies" if open positions are maintained by the funds borrowed from the company and not by the client's own funds.
    3. Those performed with any instruments of the "Forex", "Indices", "Futures", and "Metals", from the moment when their duration exceeded 7 days.
4. All trading accounts of swap-free type imply no interest charging in all its forms: at night rollover – swap operation.
5. Customers have the right to request converting their sub-account into regular type at any moment. In the event of a repeated request for conversion into the swap-free type, the Company reserves the right to require the justification for these actions of the Customer.
6. The Customer may not request payment of the swap amounts that have been lost as a result of converting the Customer’s sub-account into the swap-free type for the time period when the sub-account remained in the swap-free group.
7. In the event of detecting violations, the Company reserves the right to terminate the swap-free service on the Customer’s account and charge swap amounts for the time period when the account was swap-free.
8. The Agreement is supplementary to the Company’s main agreement on provision of services and is deemed as of higher priority in the event of discrepancies with the main agreement in regard to the trading conditions.
9. The Agreement is deemed terminated from the moment of receiving the Customer’s application by the Company’s Customer Relations Department for cancellation of the swap-free service.
10. Swap-Free service is only available for accounts not registered in the affiliate program.
11. The place of the conclusion of the Agreement is recognized by the parties as the location where the main Public Offer Agreement was concluded.