

## Credit Allocation

### Variation of Terms

The following clauses are added to our General Terms for the purposes of your facility. You are deemed to accept these by continuing to use our services:

**Credit (definition):** As defined in the General Terms. Credit will increase your Trading Resource, and this will allow you to create additional Open Positions. However, it may not be used to pay Realised Losses which are due immediately.

1. The Credit available on your Account will be confirmed to you in writing.
2. Credit is not cash and it may not be withdrawn or transferred from your Account to another account with us or any other financial institution. Credit is not a risk management tool and it will not restrict your losses.
3. Credit is available to place new Open Positions only if your Trading Resource is positive.
4. The Margin Close Out Level we have set for your Account and our related rights under the General Terms will remain in full effect during the provision of Credit.
5. We may alter the amount of Credit on your Account or withdraw Credit in whole or in part for any reason on giving you at least 14 days' notice.
6. As Credit is determined by us at our discretion based on risk allocation, we may undertake credit checks on a periodic basis with credit reference and other agencies in accordance with our Privacy Policy. You must inform us immediately should your personal financial circumstances change.
7. If an Event of Default, Event Outside Our Control or a Market Disruption Event occurs, in addition to the rights listed in clauses 16.3 and 17.2 of the General Terms, we may alter or withdraw your Credit in whole or in part. If we exercise this right, we can make the change or withdrawal immediately and will endeavour to provide you with notice of the change or withdrawal, but this may not be possible in the circumstances.
8. If we have suspended your Account under clause 17.5 of the General Terms, the outcome of any investigation into the circumstances giving rise to the suspension may, in addition to the rights listed in clause 17 of the General Terms, result in our altering or withdrawing your Credit in whole or in part. If we decide to exercise this right, any change will be effective immediately upon notice.
9. In the case of any conflict or inconsistency between these supplemental terms and clause 14 of the General Terms, these supplemental terms shall prevail.

City Index is a trading name under StoneX Financial Pty Ltd.

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