



Key Service Features

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This Key Service Features outlines the various fees and charges and other important commercial information relevant to the service that we provide to you. The Key Service Features forms part of our Agreement with you and should be read in conjunction with our General Terms and Supplemental Terms, which take precedence in the event of any conflict with this document. A full copy of these documents can be downloaded from our Website. Unless separately defined in these Key Service Features, words and expressions herein shall have the meanings given to them in the General Terms.

Information about individual Markets (for instance: maximum/minimum trading Quantities, Margin Factors, rates for Guaranteed Stop Loss Orders and the basis of settlement for expiring markets) is available in the relevant Market Information, which may be obtained on our Trading Platform or by contacting our customer service (referred to as 'Client Management' in the General Terms). Please review the information found in the relevant Market Information before placing a Trade.

Contact Details and Trading Hours

The Client Management Team can be contacted via live chat or email through the website page at www.cityindex.com.sg or via telephone Toll free from Singapore: 1800 826 9988 or Worldwide: (+65) 6826 9988.

You have access to continuous trading and support 24 hours a day during the period from 5:00 pm New York time on Sunday through 5:00 pm New York time on Friday of each week.

If we plan to close for a period, for example Christmas Day, we will advise you of any modified hours via either the Trading Platform and/or the Website. There may be other times when the suspension or closure of an exchange or market including over the counter markets may occur. We may not be able to quote or to execute the relevant Trades and Orders during those times.

Your Base Currency

The Base Currency for your Account is SGD (Singapore Dollars) unless we agree otherwise in writing. Unless we have agreed otherwise, we will automatically convert any Cash, Realised Profits and Losses, adjustments, fees and charges that are denominated in another currency to your Base Currency before applying them to your Account. We shall perform any currency conversion or valuation at commercially reasonable rates (typically no greater than +/- 0.5% away from our quoted rate at the time of the conversion).

Your Margin Close Out Level

The Margin Close Out Level for your Account is 80%. If your Margin Level is at or below the Margin Close Out Level, we may close all or any of your Open Positions immediately and without notice at the next available Our Price. Margin Level is the Net Equity (the sum of your Cash and Unrealised P & L) to Total Margin Requirement, expressed as a percentage.

For example, a client has \$1000 cash balance, total margin requirement ("MR") for his/her positions is \$400 and his/her total unrealised profit/loss is -\$350. The Net Equity ("NE") is \$650 (\$1000-\$350) and the client's tradable fund is \$250 left (\$650-\$400). At this point, his/her Margin Level is $NE/MR = 650/400 = 162.5\%$ and the client is not in margin. The moment his/her Margin Level is at or below 80%, the client will be closed out.

Our Charges

The commissions, fees and/or other charges stated below (together the "Charge Arrangements") apply to the operation of your Account. If we agree with you in writing (or have agreed with you in writing prior to the publication of this Key Service Features) to Charge

Arrangements which are different to the arrangements stated below, the different Charge Arrangements will apply (or continue to apply) to the operation of your Account. If you are in any doubt as to the Charge Arrangements that apply, please contact our customer service.

a) Commission

For CFDs on shares and exchange traded funds, we will charge you a commission for each Trade which opens or closes an Open Position – please refer to the tables below. Please note that we do not charge commission for currency CFDs, index CFDs and sector CFDs but we may include an element of charge or commission in Our Spread and we may pass on to you any commission or other charges which we incur on any currency conversion that we carry out in respect of your Account.

CFDs on Shares

Market	Commission Rate*	Min Commission Fee*
UK Shares	0.10%	£15
US Shares	US\$0.015 per share	US\$15
Euro Shares	0.10%	€25
Australian Shares	0.08%	AUD 5
Hong Kong Shares	0.15%	HKD 15
Japanese Shares	0.05%	JPY 1,000
Singapore Shares (SGD)	0.08%	SGD 10
Singapore Shares (USD)	US\$0.02 per share	US\$15 for US\$ denominated stocks

*7% Goods and Services Tax applies

Commission on shares from other regions can be obtained via the Trading Platform or by contacting our customer service.

b) Daily Financing Fee**Markets with Underlying Instruments of Shares, Indices or Other Instruments (other than Currencies)**

For all Open Positions held overnight, we will normally charge you a Daily Financing Fee on Long Positions and we will pay you a Daily Financing Fee on Short Positions.

The Daily Financing Fee applies to the value of all your Open Positions. We calculate the Daily Financing Fee as follows:

F = V x I / b, where:

F = Daily Financing Fee

V = Value of equivalent holding of the underlying instrument

I = Applicable Financing Rate

b = Day basis for currency (365 for GBP, AUD and SGD, 360 for all other currencies)

There may be instances when a Daily Financing Fee is charged to you on Short Positions, rather than paid to you. This may occur in certain market conditions. We may vary the method of calculating the Daily Financing Fees and/or commission. We will notify you if this situation occurs.

The daily financing fee will be applied to your Account each day that you hold an open position (including weekend days).

The standard financing rates used are outlined in the table below.

Country of the Underlying Instrument	Long Financing	Short Financing
UK	LIBOR + 2.5%	LIBOR – 2.5%
US	LIBOR + 2.5%	LIBOR – 2.5%
EU	LIBOR + 2.5% RBA	LIBOR – 2.5%
Australia	Reuters Deposit Rate + 2.5%	Reuters Deposit Rate – 2.5%
Singapore	SIBOR + 2.5%	SIBOR – 2.5%
Hong Kong	HIBOR + 2.5%	HIBOR – 2.5%
Japan	LIBOR + 2.5%	LIBOR – 2.5%

c) Guaranteed Stop Loss Order Premium

We will charge an additional spread or premium when you place a Guaranteed Stop Loss Order. You can find details of this charge for a Market in the relevant Market Information, which is available on the Trading Platform or by calling customer Service.

d) Other Fees/Charges

We may pass on to you charges which we may from time to time incur in borrowing stock in the external market to hedge a Short Position which you have opened with us. These charges will fluctuate depending on market conditions and the scarcity of the stock concerned. We will advise you of any such charges at the time they are incurred or as soon as possible after we become aware that they have been incurred, whether in the Market Information or otherwise.

We may also pass on to you any additional charge for stamp duty, transfer tax or other taxes or duties which we may incur to hedge any Trade with you.

We may vary any of our current fees and charges or any additional fees and charges that we may apply to your Account in accordance.

All credit card transactions will incur a fee of 2%.

Wire transfer charges will be incurred for withdrawals made via wire transfer to bank accounts outside of Singapore.

e) Fee and Commission Sharing Arrangements

We may pay to third parties including (without limitation) Introducers a portion of any dealing commission, Our Spread, Daily Financing Fee, and/or any other charge you may pay. Typically this will be a percentage of the amount we receive from you.

f) Inactivity Fees

Where no activity has occurred on your Account(s) for a period of twelve (12) months or more, your Account(s) will be deemed inactive and we reserve the right to charge a monthly inactivity fee of SGD25 (or equivalent in your Base Currency) inclusive of GST to inactive Account(s), along with any additional applicable fees. Activity is defined as placing a Trade and/or applying an Order on your Account(s) or maintaining an Open Position during the period.

Complaint and Disputes

We are committed to providing a high standard of service to our customers. If you have a complaint against us, we request that you advise our customer service in the first instance of your complaint in writing (with all relevant details). We will thereafter investigate your complaint promptly and fully.

In the event that you are not satisfied with our response, you may file a complaint to the Financial Industry Disputes Resolution Centre Ltd ("FIDReC"), which provides an independent disputes resolution scheme. Further information about FIDReC and its Terms of Reference can be obtained from its online website at www.fidrec.com.sg.