



Swap Free Request

Client Name

Account (s)

I, the undersigned, kindly request that my Account(s) held with ADS Securities LLC ("ADSS") are transferred to a swap-free arrangement in accordance with the terms set out herein due to my religious beliefs which underlines the principle of not earning or paying swaps.

I acknowledge and accept that ADSS has, in its sole discretion, the right to terminate the swap-free arrangement on my Account(s) at any time by giving not less than five (5) days written notice to this effect. I also acknowledge and accept that ADSS has the right to terminate the swap-free arrangement on my Account(s) immediately without giving any written or oral notice if ADSS determines in its sole discretion that (i) the swap-free arrangement is inappropriately used or exploited, (ii) a breach of any of my obligations under this letter or under any other agreement with ADSS, including, without limitation, the Terms of Business, has occurred, or (iii) any of my positions on the Account is maintained for a continuing period of more than 10 days.

I agree to reimburse, indemnify on demand and hold ADSS harmless for any and all Losses (as defined in ADSS's Terms of Business) arising out of any direct or indirect act or omission on my part which ADSS may incur in connection with (i) the provision of the swap-free arrangement to me or (ii) those circumstances which permit immediate termination of the swap-free arrangement as described above.

I further acknowledge and accept that some products are outside the scope of this swap-free arrangement and the swap-free arrangement agreed herein will not be applicable in respect of (i) non- FX instruments and contracts for difference where the underlying instruments include but are not limited to commodities, indices, currencies, equities, treasuries and cryptocurrencies, and (ii) certain currencies which shall include but are not limited to CNH, PLN, RUB, HUF, ZAR, MXN, TRY and NZD. The list of products and currencies outside the scope of this swap-free arrangement may be amended by ADSS at any time by written notice to you, which may include the publishing of such amended list on our website or by sending an e-mail to you. You will be deemed to be bound by the amended list by your continued use of the Accounts and in any event five (5) days after we have e-mailed you or published notice of such amendment on our website.

I understand that my request to transfer my Account(s) to a swap-free arrangement is subject to ADSS's approval. ADSS will inform me of its decision to approve or decline the swap-free arrangement within 10 days of receiving this request letter.

Client Signature

Date