

VIP VARIABLE ACCOUNT

FX		TRADING HOURS (MetaTrader Time)									
MARKET	DESCRIPTION	TYPE	TYPICAL SPREAD (Pips)	MINIMUM INCREMENT	MARGIN	LEVERAGE	MIN	MAX	LOT SIZE	TRADING CURRENCY	SESSIONS
AUDCAD	Australian Dollar vs Canadian Dollar	SPOT	2.6	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 AUD	-	24 HRS
AUDCHF	Australian Dollar vs Swiss Franc	SPOT	2.2	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 AUD	-	24 HRS
AUDJPY	Australian Dollar vs Japanese Yen	SPOT	1.7	0.001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 AUD	-	24 HRS
AUDNZD	Australian Dollar vs New Zealand Dollar	SPOT	3.3	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 AUD	-	24 HRS
AUDUSD	Australian Dollar vs US Dollar	SPOT	1.2	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 AUD	-	24 HRS
CADCHF	Canadian Dollar vs Swiss Franc	SPOT	2.2	0.00001	0.50%	200 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 CAD	-	24 HRS
CADJPY	Canadian Dollar vs Japanese Yen	SPOT	1.8	0.001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 CAD	-	24 HRS
CHFJPY	Swiss Franc vs Japanese Yen	SPOT	3.3	0.001	1.00%	100 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 CHF	-	24 HRS
EURAUD	Euro vs Australian Dollar	SPOT	2.1	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 EUR	-	24 HRS
EURCAD	Euro vs Canadian Dollar	SPOT	2.7	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 EUR	-	24 HRS
EURCHF	Euro vs Swiss Franc	SPOT	1.6	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 EUR	-	24 HRS
EURCNH	Euro vs Chinese Yuan	SPOT	24.1	0.00001	0.50%	200 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 EUR	-	24 HRS
EURGBP	Euro vs Great Britain Pound	SPOT	1.4	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 EUR	-	24 HRS
EURJPY	Euro vs Japanese Yen	SPOT	1.3	0.001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 EUR	-	24 HRS
EURNZD	Euro vs New Zealand Dollar	SPOT	2.8	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 EUR	-	24 HRS
EURUSD	Euro vs US Dollar	SPOT	0.5	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 EUR	-	24 HRS
GBPAUD	Great Britain Pound vs Australian Dollar	SPOT	2.9	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 GBP	-	24 HRS
GBPCAD	Great Britain Pound vs Canadian Dollar	SPOT	1.9	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 GBP	-	24 HRS
GBPCHF	Great Britain Pound vs Swiss Franc	SPOT	2.1	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 GBP	-	24 HRS
GBPJPY	Great Britain Pound vs Japanese Yen	SPOT	1.9	0.001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 GBP	-	24 HRS
GBPNZD	Great Britain Pound vs New Zealand Dollar	SPOT	6.6	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 GBP	-	24 HRS
GBPUSD	Great Britain Pound vs US Dollar	SPOT	0.5	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 GBP	-	24 HRS
NZDCAD	New Zealand Dollar vs US Dollar	SPOT	1.9	0.00001	0.50%	200 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 NZD	-	24 HRS

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NZDCHF	New Zealand Dollar vs Swiss Franc	SPOT	2.5	0.00001	0.50%	200 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 NZD	-	24 HRS
NZDJPY	New Zealand Dollar vs Japanese Yen	SPOT	2.3	0.001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 NZD	-	24 HRS
NZDUSD	New Zealand Dollar vs US Dollar	SPOT	1.5	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 NZD	-	24 HRS
USDCAD	US Dollar vs Canadian Dollar	SPOT	1.4	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 USD	-	24 HRS
USDCHF	US Dollar vs Swiss Franc	SPOT	1.3	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 USD	-	24 HRS
USDCNH	US Dollar vs Chinese Yuan	SPOT	10.2	0.00001	0.50%	200 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 USD	-	24 HRS
USDMXN	US Dollar vs Mexican Peso	SPOT	73.2	0.00001	0.50%	200 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 USD	-	24 HRS
USDTHB	US Dollar vs Thai Baht	SPOT	3.3	0.001	0.50%	200 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 USD	-	24 HRS
USDINR	US Dollar vs Indian Rupee	SPOT	7.1	0.001	0.50%	200 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 USD	-	24 HRS
USDJPY	US Dollar vs Japanese Yen	SPOT	0.9	0.001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 USD	-	24 HRS
USDVND	US Dollar vs Vietnamese Dong	SPOT	11.3	0.1	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 USD	-	24 HRS
USDHKD	US Dollar vs Hong Kong Dollar	SPOT	86.1	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 USD	-	24 HRS
USDSGD	US Dollar vs Singapore Dollar	SPOT	7.9	0.00001	1.00%	100 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 USD	-	24 HRS
USDZAR	US Dollar vs South African Rand	SPOT	196.2	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 USD	-	24 HRS

* SPOT = cash market // FUTURES = contract expiry

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VIP VARIABLE ACCOUNT

INDICES											TRADING HOURS (MetaTrader Time)	
MARKET	DESCRIPTION	TYPE	TYPICAL SPREAD (Pips)	MINIMUM INCREMENT	MARGIN	LEVERAGE	MIN	MAX	LOT SIZE	TRADING CURRENCY	SESSIONS	
AEX25	Netherlands 25 Index	SPOT	4.2	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = €1 x market price	EUR	Monday 09:00 - Friday 23:00	
AUS200	Australian 200 Rolling	SPOT	1.9	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = \$1 x market price	AUD	Monday 02:50 - Friday 24:00	
CAC40	French 40 Rolling	SPOT	3.2	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = €1 x market price	EUR	Monday 09:00 - Friday 23:00	
GER40	German 40 Rolling	SPOT	1.3	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = €1 x market price	EUR	Monday 09:00 - Friday 23:00	
GER40 Futures	German 40 Future Exp	FUTURES	3.2	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = \$12.5 per 0.5 pips x market price	EUR	Monday 09:00 - Friday 23:00	
ESP35	ESP 35 Rolling	SPOT	6	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = €1 x market price	EUR	Monday 10:00 - Friday 18:30	
EUST50	Eurostoxx 50 Rolling	SPOT	1.9	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = €1 x market price	EUR	Monday 09:00 - Friday 23:00	
JPN225	JPN 225 Rolling	SPOT	13.3	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = JPY 100 x market price	JPY	Monday 02:30 - Friday 24:00	
NAS100	NAS 100 Rolling	SPOT	1.9	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = \$1 x market price	USD	Monday 01:00 - Friday 24:00	
NAS100 Futures	E-mini Nasdaq Future Exp	FUTURES	14.9	0.01	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = \$5 per 0.25 x market price	USD	Monday 01:00 - Friday 24:00	
SMI20	Swiss 20 Rolling	SPOT	6.9	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = CHF 1 x market price	CHF	Monday 09:00 - Friday 18:25	
SP500	SP 500 Rolling	SPOT	0.5	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = \$1 x market price	USD	Monday 01:00 - Friday 24:00	
UK100	UK 100 Rolling	SPOT	1.9	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = £1 x market price	GBP	Monday 09:00 - Friday 23:00	
US500 Futures	E-mini SP Future Exp	FUTURES	4.9	0.01	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = \$12.5 per 0.25 x market price	USD	Monday 01:00 - Friday 24:00	
WS30	WS 30 Rolling	SPOT	1.9	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = \$1 x market price	USD	Monday 01:00 - Friday 24:00	
WS30 Futures	E-mini Dow Expiring Future	FUTURES	0.3	1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = \$5 per 1.0 x market price	USD	Monday 01:00 - Friday 24:00	

* SPOT = cash market // FUTURES = contract expiry

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VIP VARIABLE ACCOUNT

CRYPTO CURRENCIES										TRADING HOURS (MetaTrader Time)	
MARKET	DESCRIPTION	TYPE	TYPICAL SPREAD (Pips)	MINIMUM INCREMENT	MARGIN	LEVERAGE	MIN	MAX	LOT SIZE	TRADING CURRENCY	SESSIONS
BTCUSD	Bitcoin vs US Dollar	SPOT	218.9	0.01	20.00%	5 to 1	0.01 Lot	10 Lots	1 Lot = 1 BTC x market price	USD	Monday 00:05 - Friday 23:55
ETHUSD	Ethereum vs US Dollar	SPOT	56.7	0.01	30.00%	3 to 1	0.01 Lot	10 Lots	1 Lot = 1 ETH x market price	USD	Monday 00:00 - Friday 23:55
LTCUSD	Litecoin vs US Dollar	SPOT	24.9	0.01	50.00%	2 to 1	0.01 Lot	10 Lots	1 Lot = 1 LTC x market price	USD	Monday 00:00 - Friday 23:55

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*** Contract will expire on settlement day of the individual product and will not roll automatically at the end of the trading period. Clients must open a new position manually on the next month's contract if they would like to continue trading the individual market.

**** Hedging margins will require 50% coverage and spreads will be variable for all crypto currencies.

COMMODITIES										TRADING HOURS (MetaTrader Time)	
MARKET	DESCRIPTION	TYPE	TYPICAL SPREAD (Pips)	MINIMUM INCREMENT	MARGIN	LEVERAGE	MIN	MAX	LOT SIZE	TRADING CURRENCY	SESSIONS
BRENTSPOT	BRENT Rolling	SPOT	0.4	0.01	1.00%	100 to 1	0.10 Lot	50 Lots	1 Lot = \$1 per 0.01 x market price	USD	Monday 03:01 - Friday 23:59
BRENT Futures	BRENT OTC Expiring Futures	SPOT	0.5	0.01	2.00%	50 to 1	0.10 Lot	50 Lots	1 Lot = \$1 per 0.01 x market price	USD	Monday 03:01 - Friday 23:59
WTISPOT	WTI Rolling	SPOT	0.4	0.01	1.00%	100 to 1	0.10 Lot	50 Lots	1 Lot = \$1 per 0.01 x market price	USD	Monday 01:01 - Friday 23:59
WTI Futures	WTI OTC Expiring Futures	FUTURES	0.5	0.01	2.00%	50 to 1	0.10 Lot	50 Lots	1 Lot = \$1 per 0.01 x market price	USD	Monday 01:01 - Friday 23:59
XAGUSD	Silver Spot	SPOT	0.4	0.01	1.00%	100 to 1	0.01 Lot	100 Lots	1 Lot = \$ 50 per 0.01 x market price	USD	Monday 01:02 - 24:00, Tuesday 01:01 - Thursday 24:00, Friday 01:01 - 23:59
XAUUSD	Gold Spot	SPOT	1.6	0.01	1.00%	100 to 1	0.1 Lot	100 Lots	1 Lot = \$10 per 0.1 x market price	USD	Monday 01:02 - 24:00, Tuesday 01:00 - Thursday 24:00, Friday 01:00 - 23:58
XAGUSD	Silver Spot	SPOT	0.4	0.01	1.0%	100 to 1	0.01 Lot	100 Lots	1 Lot = \$ 50 per 0.01 x market price	USD	Monday 0102 - 2400
XAUUSD	Gold Spot	SPOT	2.0	0.01	1.0%	100 to 1	0.1 Lot	100 Lots	1 Lot = \$10 per 0.1 x market price	USD	Monday 0102 - 2400 Tuesday 0100 - Thursday 2400 Friday 0100 - 2358

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SHARE											TRADING HOURS (MetaTrader Time)	
MARKET	DESCRIPTION	TYPE	TYPICAL SPREAD (Pips)	MINIMUM INCREMENT	MARGIN	LEVERAGE	MIN	MAX	LOT SIZE	TRADING CURRENCY	SESSIONS	
AAPLUS	Apple Inc	CFD	6.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
AAUS	Alcoa Inc	CFD	2.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
ABTUS	Abbott Laboratories	CFD	2.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
ACAFR	Credit Agricole Sa	CFD	2.9	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
ADBEUS	Adobe	CFD	6	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
ADSDE	Adidas Ag	CFD	33.4	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
AGNCUS	AGNC Investment Corp	CFD	1.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
AIFR	Air Liquide Sa	CFD	22.9	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
AIRFR	Airbus SE	CFD	15.9	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
ALOFR	Alstom	CFD	46.6	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
ALVDE	Allianz Se-Reg	CFD	43.8	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
AMDUS	Advanced Micro Devices Inc	CFD	0.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
AMGNUS	Amgen Inc	CFD	5.6	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
AMTUS	American Tower Corp	CFD	3.6	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
AMZNUS	Amazon.Com Inc	CFD	10.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
AVGOUS	Broadcom Inc	CFD	6.4	0.01	2%	50 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
SHELLUK	Shell LN	CFD	29.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 10:05 - Friday 18:25	
AXPUS	American Express Co	CFD	2.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
AZNUK	Astra Zeneca Plc	CFD	132.6	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 10:05 - Friday 18:25	
BABAUS	Alibaba	CFD	1.3	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
BACUS	Bank of America Corp	CFD	1.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	

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BARCUK	Barclays Plc	CFD	2.2	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 10:05 - Friday 18:25	
BATSUK	Brit Am Tobacco Plc	CFD	43.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 10:05 - Friday 18:25	
BAUK	BAE Systms Plc	CFD	16.8	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 10:05 - Friday 18:25	
BAUS	Boeing	CFD	0.6	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
BAXUS	Baxter International Inc	CFD	1.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
BAYNDE	Bayer Ag	CFD	5.6	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
BBVAES	Banco Bilbao Viz Arg SA	CFD	0.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
BIDUUS	Baidu Inc	CFD	2.1	0.01	5%	20 to 1	10 Lots	10000 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
BMWDE	BMW Ag	CFD	11.9	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
BMYUS	Bristol-Myers Squibb Co	CFD	1.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
BNFR	Danone	CFD	8.9	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
BNPFR	BNP Paribas	CFD	12.2	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
BPUK	BP Plc	CFD	5.6	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 10:05 - Friday 18:25	
BRBYUK	Burberry Group Plc	CFD	20.2	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 10:05 - Friday 18:25	
BRKUS	Berkshire Hathaway Inc Class B	CFD	3.7	0.01	5%	20 to 1	10 Lots	10000 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
GEUS	General Electric Co	CFD	0.8	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
GILDUS	Gilead Sciences Inc	CFD	2.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
GLEFR	Societe Generale	CFD	4.9	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
GOOGUS	Google Inc-Cl A	CFD	2.8	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
GSKUK	Glaxo SmithKline Plc	CFD	17.6	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 10:05 - Friday 18:25	

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GSUS	Goldman Sachs Group Inc	CFD	4.8	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
CONDE	Continental Ag	CFD	21.4	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
HLFUS	Herbalife Nutrition	CFD	1.7	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 10:05 - Friday 18:25	
HMSOUK	Hammerson Plc	CFD	0.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 10:05 - Friday 18:25	
HPQUS	Hewlett-Packard Co	CFD	1.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
HSBAUK	HSBC Plc	CFD	7.6	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 10:05 - Friday 18:25	
INTCUS	Intel Corp	CFD	2.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
IQUS	IQIYI Inc	CFD	1.7	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
JDUS	JD Inc - Jingdong	CFD	2.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
JNJUS	Johnson & Johnson	CFD	2.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
JPMUS	Jpmorgan Chase & Co	CFD	3.7	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
KOUS	Coca-Cola Co/The	CFD	1.8	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
EOANDE	E.ON Ag	CFD	2.7	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 16:35 - Friday 22:50	
LMTUS	Lockheed Martin Corp	CFD	6	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
LYFTUS	LYFTUS	CFD	0.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
MANUUS	Manchester United Plc	CFD	1.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
MAUS	Mastercard Inc-Class A	CFD	3.6	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
MCDUS	Mcdonald's Corp	CFD	2.7	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
MCFR	LVMH Moet Hennessy Luis Vui	CFD	82.4	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
MDLZUS	Mondelez International Inc	CFD	0.6	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	

VIP VARIABLE ACCOUNT

SHARE											TRADING HOURS (MetaTrader Time)	
MARKET	DESCRIPTION	TYPE	TYPICAL SPREAD (Pips)	MINIMUM INCREMENT	MARGIN	LEVERAGE	MIN	MAX	LOT SIZE	TRADING CURRENCY	SESSIONS	
MMMUS	3M Co	CFD	1.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
MRKDE	Merck Kgaa	CFD	20.2	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
MRKUS	Merck & Co. Inc.	CFD	1.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
MRNAUS	Moderna Inc	CFD	2.6	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
MSFTUS	Microsoft Corp	CFD	4.4	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
MSUS	Morgan Stanley	CFD	0.8	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
FPFR	Total Sa	CFD	54.2	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
MUV2DE	Muenchener Re Ag	CFD	49.4	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
NFLXUS	Netflix Inc	CFD	11.2	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
NKEUS	Nike Inc -Cl B	CFD	1.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
NUSUS	Nu Skin Enterprises	CDF	0.8	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
NTESUS	NetEase Inc	CDF	10.3	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
NVDAUS	NVIDIA Corp	CFD	1.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
ORCLUS	Oracle Corp	CFD	1.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
ORFR	L'Oreal	CFD	6	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
PDDUS	Pinduodur	CFD	5.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
PEPUS	Pepsico Inc	CFD	1.9	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
PFEUS	Pfizer Inc	CFD	4.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
PGUS	Procter & Gamble Co/The	CFD	1.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
PMUS	Philip Morris International	CFD	7.9	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	

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SHARE											TRADING HOURS (MetaTrader Time)	
MARKET	DESCRIPTION	TYPE	TYPICAL SPREAD (Pips)	MINIMUM INCREMENT	MARGIN	LEVERAGE	MIN	MAX	LOT SIZE	TRADING CURRENCY	SESSIONS	
PSAUS	Public Storage	CFD	11.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 10:05 - Friday 18:25	
QCOMUS	Qualcomm Inc	CFD	0.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
RBSUK	Royal Bank of Scotland Plc	CFD	3.4	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 10:05 - Friday 18:25	
EAUS	Electronic Arts Inc	CFD	8.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 10:05 - Friday 18:25	
NETUS	Cloudflare Inc	CFD	8.2	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 10:05 - Friday 18:25	
REPES	Repsol SA	CFD	0.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
RNOFR	Renault Sa	CFD	8.6	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
RRUK	Rolls Royce Group Plc	CFD	1.8	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 10:05 - Friday 18:25	
SANFR	Sanofi Aventis	CFD	13.9	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
SBRYUK	Sainsbury Plc	CFD	5.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 10:05 - Friday 18:25	
SBUXUS	Starbucks Corp	CFD	1.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
SEUS	Sea Ltd	CFD	4.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
SIEDE	Siemens Ag	CFD	87.9	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
SLBUS	Schlumberger Ltd	CFD	1.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
SUFR	Schneider Electric Sa	CFD	21.4	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
TSCOUK	Tesco Plc	CFD	4.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 10:05 - Friday 18:25	
TLRUS	Tilray Pharmaceutical Inc	CFD	0.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
TSLAUS	Tesla Motors	CFD	11.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
TUS	AT&T Inc	CFD	0.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
RIOTUS	Riot Blockchain Inc	CFD	9.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	

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SHARE											TRADING HOURS (MetaTrader Time)	
MARKET	DESCRIPTION	TYPE	TYPICAL SPREAD (Pips)	MINIMUM INCREMENT	MARGIN	LEVERAGE	MIN	MAX	LOT SIZE	TRADING CURRENCY	SESSIONS	
UBRUS	UBER TECHNOLOGIES INC	CFD	0.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
ULVRUK	Unilever Plc	CFD	43.4	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 10:05 - Friday 18:25	
UPSUS	United Parcel Service	CFD	1.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
VODUK	Vodafone Group Plc CFD	CFD	0.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 10:05 - Friday 18:25	
VOWDE	Wolkswagen Ag	CFD	29.2	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
VUS	VISA	CFD	2.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
VZUS	Verizon Communications Inc.	CFD	0.9	0.02	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
WMTUS	Wal-Mart Stores Inc	CFD	1.3	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
XOMUS	Exxon Mobil Corp	CFD	1.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
ABBVUS	Abbvie Inc	CFD	9.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
CSCOUS	Cisco Systems Inc	CFD	1.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
CATUS	Caterpillar Inc	CFD	3.7	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
CLUS	Colgate-Palmolive Co	CFD	1.2	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
COINUS	Coinbase Inc	CFD	12.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
CUS	Citigroup Inc	CFD	2.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
DISUS	Walt Disney Co	CFD	1.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
EBAYUS	Ebay Inc	CFD	1.2	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
FUS	Ford Motor Co	CFD	0.3	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
FDXUS	Fedex	CFD	8.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
CLXUS	Clorox Company	CFD	1.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	

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SHARE											TRADING HOURS (MetaTrader Time)	
MARKET	DESCRIPTION	TYPE	TYPICAL SPREAD (Pips)	MINIMUM INCREMENT	MARGIN	LEVERAGE	MIN	MAX	LOT SIZE	TRADING CURRENCY	SESSIONS	
METAUS	Facebook Inc	CFD	5.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
STAGUS	Stag Industrial	CFD	4.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
PECOUS	Philips Edison	CFD	2.3	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
APLEUS	Apple Hospitality	CFD	1.3	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
IGTUS	International Game Technology PLC	CFD	10.3	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
LVSUS	Las Vegas Sands Corp	CFD	6.7	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
MGMUS	MGM Resorts International	CFD	5.7	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
CUBEUS	CubeSmart	CFD	5.2	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
STTUS	State Street Corp	CFD	8.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
CMEUS	CME Group Inc.	CFD	17.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
UBSUS	UBS Group AG	CFD	7.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
CRMUS	Salesforce.com Inc.	CFD	10.6	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
DKNGUS	Draftking Inc	CFD	5.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
INTUUS	Intuit Inc	CFD	13.2	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
PYPLUS	Paypal Holdings Inc	CFD	9.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
SNAPUS	Snap Inc	CFD	5.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
SQUS	Block Inc	CFD	0.3	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
TSMUS	Taiwan Semiconductor Mfg Ltd	CFD	5.3	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	
ZMUS	Zoom Video	CFD	8.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 16:35 - Friday 22:50	

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SHARE											TRADING HOURS (MetaTrader Time)	
MARKET	DESCRIPTION	TYPE	TYPICAL SPREAD (Pips)	MINIMUM INCREMENT	MARGIN	LEVERAGE	MIN	MAX	LOT SIZE	TRADING CURRENCY	SESSIONS	
CBKDE	Commerzbank Ag	CFD	2.7	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
DBKDE	Deutsche Bank Ag	CFD	2.4	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
MBGDE	Mercedes-Benz Group	CFD	17.4	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
DTGDE	Daimler Truck Ag	CFD	6.2	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
CAFR	Carrefour Sa	CFD	4.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	
CSFR	Axa Sa	CFD	5.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 10:05 - Friday 18:25	

* SPOT = cash market // FUTURES = contract expiry

** These spreads are our typical spreads, and may be wider, especially overnight.

*** Contract will expire on settlement day of the individual product and will not roll automatically at the end of the trading period. Clients must open a new position manually on the next month's contract if they would like to continue trading the individual market

The information given in this document is correct at the time of publication. We reserve the right to change its contents at any time. For up to date information on current spreads or margins please refer to the trading platform or call the Support desk. Please be aware that spreads may be subject to change due to market conditions, which may affect your margin requirements

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