

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	1.6	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	2.0	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 AUD	-	24 HRS
AUDHKD	Australian Dollar vs Hong Kong Dollar	SPOT	15.1	0.00001	1.0%	100 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 AUD	-	24 HRS
AUDJPY	Australian Dollar vs Japanese Yen	SPOT	1.4	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	4.3	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	1.9	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	1.5	0.00001	0.5%	200 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 CAD	-	24 HRS
CADJPY	Canadian Dollar vs Japanese Yen	SPOT	1.5	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	1.8	0.001	1.0%	100 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 CHF	-	24 HRS
EURAUD	Euro vs Australian Dollar	SPOT	4.0	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	2.2	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	2.4	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	52.9	0.00001	1.00%	100 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 EUR	-	24 HRS
EURCZK	Euro vs Czech Koruna	SPOT	150.0	0.00001	1.00%	100 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 EUR	-	24 HRS
EURDKK	Euro vs Danish Krone	SPOT	13.5	0.00001	1.00%	100 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 EUR	-	24 HRS
EURGBP	Euro vs Great Britain Pound	SPOT	0.9	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	1.8	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	2.6	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 EUR	-	24 HRS
EURTRY	Euro vs Turkish Lira	SPOT	220.0	0.00001	1.00%	100 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 EUR	-	24 HRS
EURUSD	Euro vs US Dollar	SPOT	0.6	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	2.6	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	2.8	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 GBP	-	24 HRS

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GBPJPY	Great Britain Pound vs Japanese Yen	SPOT	2.1	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	7.4	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	1.7	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 GBP	-	24 HRS
NZDCAD	New Zealand Dollar vs Canadian Dollar	SPOT	2.1	0.00001	0.5%	200 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 NZD	-	24 HRS
NZDCHF	New Zealand Dollar vs Swiss Franc	SPOT	2.0	0.00001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 NZD	-	24 HRS
NZDJPY	New Zealand Dollar vs Japanese Yen	SPOT	1.3	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	1.6	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	1.7	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	1.7	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	19.7	0.00001	1.00%	100 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 USD	-	24 HRS
USDCZK	US Dollar vs Czech Koruna	SPOT	250.0	0.00001	1.00%	100 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 USD	-	24 HRS
USDHUF	US Dollar vs Hungarian Forint	SPOT	40.0	0.00001	1.00%	100 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 USD	-	24 HRS
USDJPY	US Dollar vs Japanese Yen	SPOT	0.8	0.001	0.25%	400 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 USD	-	24 HRS
USDMXN	US Dollar vs Mexican Peso	SPOT	200.0	0.00001	1.00%	100 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 USD	-	24 HRS
USDDKK	US Dollar vs Danish Krone	SPOT	11.7	0.00001	1.00%	100 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 USD	-	24 HRS
USDNOK	US Dollar vs Norwegian Krone	SPOT	73.5	0.00001	1.00%	100 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 USD	-	24 HRS
USDPLN	US Dollar vs Polish Zloty	SPOT	16.3	0.00001	1.00%	100 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 USD	-	24 HRS
USDSEK	US Dollar vs Swedish Krona	SPOT	21.4	0.00001	1.00%	100 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 USD	-	24 HRS
USDSGD	US Dollar vs Singapore Dollar	SPOT	3.6	0.00001	1.00%	100 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 USD	-	24 HRS
USDTRY	US Dollar vs Turkish Lira	SPOT	200.0	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	200.0	0.00001	1.00%	100 to 1	0.01 Lot	100 Lots	1 Lot = 100,000 USD	-	24 HRS

* SPOT = cash market // FUTURES = contract expiry

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

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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	6.1	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = €1 x market price	EUR	Monday 0900 - Friday 2300	
AUS200	Australian 200 Rolling	SPOT	3.7	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = \$1 x market price	AUD	Monday 0250 - Friday 2400	
CAC40	French 40 Rolling	SPOT	3.1	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = €1 x market price	EUR	Monday 0900 - Friday 2300	
DAX30	German 30 Rolling	SPOT	1.3	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = €1 x market price	EUR	Monday 0900 - Friday 2300	
DAX30 Futures	DAX 30 Future Exp	FUTURES	3.1	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = \$12.5 per 0.5 pips x market price	EUR	Monday 0900 - Friday 2300	
ESP35	ESP 35 Rolling	SPOT	6.0	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = €1 x market price	EUR	Monday 1000 - Friday 1830	
ESX50	Eurostoxx 50 Rolling	SPOT	2.0	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = €1 x market price	EUR	Monday 0900 - Friday 2300	
JPN225	JPN 225 Rolling	SPOT	10.0	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = JPY 100 x market price	JPY	Monday 0230 - Friday 2400	
NAS100	NAS 100 Rolling	SPOT	1.0	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = \$1 x market price	USD	Monday 0100 - Friday 2400	
NAS100 Futures	E-mini Nasdaq Future Exp	FUTURES	14.0	0.01	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = \$5 per 0.25 x market price	USD	Monday 0100 - Friday 2400	
SMI20	Swiss 20 Rolling	SPOT	9.0	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = CHF 1 x market price	CHF	Monday 0900 - Friday 1825	
SP500	SP 500 Rolling	SPOT	0.4	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = \$1 x market price	USD	Monday 0100 - Friday 2400	
UK100	UK 100 Rolling	SPOT	2.0	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = £1 x market price	GBP	Monday 0900 - Friday 2300	
US500 Futures	E-mini SP Future Exp	FUTURES	5.0	0.01	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = \$12.5 per 0.25 x market price	USD	Monday 0100 - Friday 2400	
WS30	WS 30 Rolling	SPOT	2.0	0.1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = \$1 x market price	USD	Monday 0100 - Friday 2400	
WS30 Futures	E-mini Dow Expiring Future	FUTURES	0.6	1	2%	50 to 1	0.10 Lot	100 Lots	1 Lot = \$5 per 1.0 x market price	USD	Monday 0100 - Friday 2400	

* 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.

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	450.0	0.01	20.0%	5 to 1	0.01 Lot	10 Lots	1 Lot = 1 BTC x market price	USD	Monday 0005 - Friday 2355
ETHUSD	Ethereum vs US Dollar	SPOT	63.5	0.01	30.0%	3 to 1	0.01 Lot	10 Lots	1 Lot = 1 ETH x market price	USD	Monday 0000 - Friday 2355
LTCUSD	Litecoin vs US Dollar	SPOT	41.5	0.01	50.0%	2 to 1	0.01 Lot	10 Lots	1 Lot = 1 LTC x market price	USD	Monday 0000 - Friday 2355

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** 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.

**** 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	1.0%	100 to 1	0.10 Lot	50 Lots	1 Lot = \$1 per 0.01 x market price	USD	Monday 0301 - Friday 2359
BRENT Futures	BRENT OTC Expiring Futures	SPOT	0.5	0.01	2.0%	50 to 1	0.10 Lot	50 Lots	1 Lot = \$1 per 0.01 x market price	USD	Monday 0301 - Friday 2359
GOLD	Gold Spot	SPOT	0.4	0.1	1.0%	100 to 1	0.01 Lot	50 Lots	1 Lots = \$1 per 0.1 x market price	USD	Monday 0101 - Friday 2359
SILVER	Silver Spot	SPOT	0.6	0.01	1.0%	100 to 1	0.01 Lot	50 Lots	1 Lot = \$1 per 0.01 x market price	USD	Monday 0101 - Friday 2359
WTISPOT	WTI Rolling	SPOT	0.4	0.01	1.0%	100 to 1	0.10 Lot	50 Lots	1 Lot = \$1 per 0.01 x market price	USD	Monday 0101 - Friday 2359
WTI Futures	WTI OTC Expiring Futures	FUTURES	0.5	0.01	2.0%	50 to 1	0.10 Lot	50 Lots	1 Lot = \$1 per 0.01 x market price	USD	Monday 0101 - Friday 2359
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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*** 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.

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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	9.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
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 1635 - Friday 2250	
ABTUS	Abbott Laboratories	CFD	2.4	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
ACAFR	Credit Agricole Sa	CFD	1.6	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
ADBEUS	Adobe	CFD	5.0	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
ADSDE	Adidas Ag	CFD	19.0	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
AGNCUS	AGNC Investment Corp	CFD	1.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
AIFR	Air Liquide Sa	CFD	8.0	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
AIRFR	Airbus SE	CFD	16.0	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
ALOFR	Alstom	CFD	46.0	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
ALVDE	Allianz Se-Reg	CFD	37.2	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
AMDUS	Advanced Micro Devices Inc	CFD	0.7	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
AMGUS	Amgen Inc	CFD	2.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
AMTUS	American Tower Corp	CFD	4.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
AMZNUS	Amazon.Com Inc	CFD	15.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
AVGOUS	Broadcom Inc	CFD	1.8	0.01	2%	50 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
AVUK	Aviva Plc	CFD	6.2	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 1005 - Friday 1825	
AXPUS	American Express Co	CFD	2.7	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
AZNUK	Astra Zeneca Plc	CFD	114.2	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 1005 - Friday 1825	
BABAUS	Alibaba	CFD	1.6	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
BACUS	Bank of America Corp	CFD	0.3	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	

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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 1005 - Friday 1825	
BATSUK	Brit Am Tobacco Plc	CFD	37.8	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 1005 - Friday 1825	
BAUK	BAE Systms Plc	CFD	8.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 1005 - Friday 1825	
BAUS	Boeing	CFD	1.2	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
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 1635 - Friday 2250	
BAYNDE	Bayer Ag	CFD	3.0	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
BBVAES	Banco Bilbao Viz Arg SA	CFD	0.3	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
BIDUUS	Baidu Inc	CFD	1.8	0.01	5%	20 to 1	10 Lots	10000 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
BMWDE	BMW Ag	CFD	2.0	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
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 1635 - Friday 2250	
BNFR	Danone	CFD	3.0	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
BNPFR	BNP Paribas	CFD	3.0	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
BPUK	BP Plc	CFD	4.3	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 1005 - Friday 1825	
BRBYUK	Burberry Group Plc	CFD	42.0	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 1005 - Friday 1825	
BRKUS	Berkshire Hathaway Inc Class B	CFD	2.3	0.01	5%	20 to 1	10 Lots	10000 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
CAFR	Carrefour Sa	CFD	3.0	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
CATUS	Caterpillar Inc	CFD	2.6	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
CBKDE	Commerzbank Ag	CFD	1.2	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
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 1635 - Friday 2250	
COINUS	Coinbase Inc	CFD	10.6	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1635 - Friday 2250	

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CONDE	Continental Ag	CFD	52.0	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
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 1635 - Friday 2250	
CSFR	AXA Sa	CFD	2.5	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
CUS	Citigroup Inc	CFD	1.7	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
DAIDE	Daimler Ag	CFD	4.0	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
DBKDE	Deutsche Bank Ag	CFD	1.4	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
DISUS	Walt Disney Co/The	CFD	0.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
EBAYUS	Ebay Inc	CFD	1.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
EOANDE	E.ON Ag	CFD	1.4	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
FBUS	Facebook Inc	CFD	4.6	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
FDXUS	Fedex	CFD	7.2	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
FPFR	Total Sa	CFD	13.5	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
FTEFR	Orange Sa	CFD	3.2	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
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 1635 - Friday 2250	
GEUS	General Electric Co	CFD	0.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
GILDUS	Gilead Sciences Inc	CFD	1.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
GLEFR	Societe Generale	CFD	5.6	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
GOOGUS	Google Inc-CI A	CFD	14.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
GSKUK	Glaxo SmithKline Plc	CFD	16.7	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 1005 - Friday 1825	
GSUS	Goldman Sachs Group Inc	CFD	3.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
HEIANL	Heineken Nv	CFD	4.0	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	

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	
HLFUS	Herbalife Nutrition	CFD	3.8	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1005 - Friday 1825	
HMSOUK	Hammerson Plc	CFD	1.4	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 1005 - Friday 1825	
HPQUS	Hewlett-Packard Co	CFD	0.7	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
HSBAUK	HSBC Plc	CFD	5.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 1005 - Friday 1825	
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 1635 - Friday 2250	
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 1635 - Friday 2250	
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 1635 - Friday 2250	
JNJUS	Johnson & Johnson	CFD	2.2	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
JPMUS	Jpmorgan Chase & Co	CFD	2.2	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
KOUS	Coca-Cola Co/The	CFD	0.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
LFCUS	China Life Insurance Co	CFD	3.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
LMTUS	Lockheed Martin Corp	CFD	5.3	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
LYFTUS	LYFTUS	CFD	1.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
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 1635 - Friday 2250	
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 1635 - Friday 2250	
MCDUS	Mcdonald's Corp	CFD	3.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
MCFR	LVMH Moet Hennessy Luis Vui	CFD	90.0	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
MDLZUS	Mondelez International Inc	CFD	0.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
MMMUS	3M Co	CFD	3.2	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
MRKDE	Merck Kgaa	CFD	60.0	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	

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	
MRKUS	Merck & Co. Inc.	CFD	0.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
MRNAUS	Moderna Inc	CFD	5.0	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
MSFTUS	Microsoft Corp	CFD	1.6	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
MSUS	Morgan Stanley	CFD	0.6	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
MTFR	Arcelormittal	CFD	6.1	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
MUV2DE	Muenchener Re Ag	CFD	6.0	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
NFLXUS	Netflix Inc	CFD	3.7	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
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 1635 - Friday 2250	
NUSUS	Nu Skin Enterprises	CDF	4.2	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
NTESUS	NetEase Inc	CDF	11.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
NVDAUS	NVIDIA Corp	CFD	3.2	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
ORCLUS	Oracle Corp	CFD	1.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
ORFR	L'Oreal	CFD	6.0	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
PDDUS	Pinduodur	CFD	2.8	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
PEPUS	Pepsico Inc	CFD	2.2	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
PFEUS	Pfizer Inc	CFD	2.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
PGUS	Procter & Gamble Co/The	CFD	1.4	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
PMUS	Philip Morris International	CFD	4.0	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
PSAUS	Public Storage	CFD	12.2	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1005 - Friday 1825	
QCOMUS	Qualcomm Inc	CFD	0.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
RBSUK	Royal Bank of Scotland Plc	CFD	2.0	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 1005 - Friday 1825	

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	
RDSAUK	Royal Dutch Shell A Plc	CFD	16.1	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 1005 - Friday 1825	
RDSBUK	Royal Dutch Shell B Plc	CFD	17.5	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 1005 - Friday 1825	
REPES	Repsol SA	CFD	0.4	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
RNOFR	Renault Sa	CFD	5.5	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
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 1005 - Friday 1825	
SANFR	Sanofi Aventis	CFD	14.0	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
SBRYUK	Sainsbury Plc	CFD	3.6	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 1005 - Friday 1825	
SBUXUS	Starbucks Corp	CFD	1.4	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
SEUS	Sea Ltd	CFD	7.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
SIEDE	Siemens Ag	CFD	72.0	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
SLBUS	Schlumberger Ltd	CFD	0.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
SUFR	Schneider Electric Sa	CFD	19.4	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
TSCOUK	Tesco Plc	CFD	2.9	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 1005 - Friday 1825	
TLRUS	Tilray Pharmaceutical Inc	CFD	0.6	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
TSLAUS	Tesla Motors	CFD	9.0	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
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 1635 - Friday 2250	
TWITUS	Twitter Inc	CFD	1.3	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
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 1635 - Friday 2250	
ULVRUK	Unilever Plc	CFD	53.4	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 1005 - Friday 1825	
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 1635 - Friday 2250	
VODUK	Vodafone Group Plc CFD	CFD	1.8	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	GBP	Monday 1005 - Friday 1825	

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	
VOWDE	Wolkswagen Ag	CFD	43.5	0.001	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	EUR	Monday 1005 - Friday 1825	
VUS	VISA	CFD	0.8	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
VZUS	Verizon Communications	CFD	0.5	0.02	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
WMTUS	Wal-Mart Stores Inc	CFD	1.5	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	
XOMUS	Exxon Mobil Corp	CFD	1.1	0.01	5%	20 to 1	10 Lots	500 Lots	1 Lot = 1 Share x market price	USD	Monday 1635 - Friday 2250	

* 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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