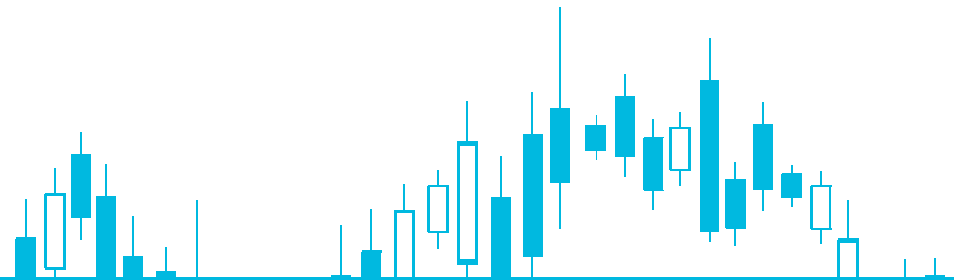


CONTRACT SPECIFICATIONS



CONTRACT SPECIFICATIONS FOR SWAP-FREE ACCOUNTS

3rd Quarter 2015 by Techno
Innovations [PAGE 02 – 04](#)

1) CFDS (INDICES, COMMODITIES, AND BONDS)

2) FX & PRECIOUS METALS

3) COMMISSIONS AND ADDITIONAL FEES

[PAGE 05 – 08](#)

[PAGE 09](#)



Techno Innovations CONTRACT SPECIFICATIONS CFDS (INDICES, COMMODITIES, BONDS)

Financial Instrument	Ticker	Currency	Notional Value of CFD	Trading Hours (Local Time)*	Margin	Can go short? **	Normal Market Size (Min/Max Lot size)
INDICES (Indices.Futures)							
China A50 Index	.CHINA50_	CNY	Nbr of contracts * Market Price of CFD * 1	09:00 - 15:55; 16:40 - 02:00 Singapore Time	1%	Yes	Min:1/Max:150
Euro 50 Index Futures	.EURO50_	EUR	Nbr of contracts * Market Price of CFD * 1	8:00 - 22:00 CET/CEST	2%	Yes	Min:1/Max:500
France 40 Index Futures	.FRANCE_	EUR	Nbr of contracts * Market Price of CFD * 1	24 hours (Fridays close at 22:15 CET, Mondays open at 00:00 CET/CEST)	2%	Yes	Min:1/Max:1,000
German 30 Index Futures	.DE30_	EUR	Nbr of contracts * Market Price of CFD * 1	08:00 - 22:00 CET/CEST	2%	Yes	Min:1/Max:1,000
Germany Mid-Cap 50 Index Futures	.MDE50_	EUR	Nbr of contracts * Market Price of CFD * 1	09:00 - 17:30 CET	1%	Yes	Min:1/Max:100
Germany Tech 30 Index Futures	.DETEC30_	EUR	Nbr of contracts * Market Price of CFD * 1	09:00 - 17:30 CET	5%	Yes	Min:1/Max:500
India 50 Index	.IND50_	USD	Nbr of contracts * Market Price of CFD * 1	09:00 - 18:10 Singapore Time (May vary due to Sun outage)	5%	Yes	Min:1/Max:250
Poland 20 Index	.P20_	PLN	Nbr of contracts * Market Price of CFD * 1	08:45 - 16:50 CET	1%	Yes	Min:1/Max:500
Singapore Blue Chip Index	.SING_	SGD	Nbr of contracts * Market Price of CFD * 1	08:30 - 17:10; 18:15 - 01:00 Singapore Time	1%	Yes	Min:1/Max:3,000
Swiss 20 Index Futures	.SWISS20_	CHF	Nbr of contracts * Market Price of CFD * 1	08:00 - 22:00 CET/CEST	5%	Yes	Min:1/Max:500

* Dealing hours: Euronext Paris: GMT +1 winter time, GMT +2 summer time; Euronext Amsterdam: GMT +1 winter time, GMT +2 summer time; Xetra: GMT +1 winter time, GMT +2 summer time; Virt-x: GMT +1 winter time, GMT +2 summer time; LSE: GMT +0 winter time, GMT +1 summer time; NYSE: GMT -5 winter time, GMT -4 summer time; Nasdaq: GMT -5 winter time, GMT -4 summer time

** It may be that some DMA equity CFDs on certain stocks cannot be traded as short! This may have been ordered by regulatory authority for reasons of regulation, or it may be caused by the fact that Techno Innovations is unable to locate a „lender“ of the stock in the market!

Techno Innovations CONTRACT SPECIFICATIONS CFDS (INDICES, COMMODITIES, BONDS)

Financial Instrument	Ticker	Currency	Notional Value of CFD	Trading Hours (Local Time)*	Margin	Can go short? **	Normal Market Size (Min/Max Lot size)
COMMODITIES (Commodities)							
Brent Crude Oil	.BrentCrude	USD	Nbr of contracts * Market Price of CFD * 100	24 hours with a break from 18:00 - 20:00 ET (Sundays open at 18:00 ET, Fridays close at 17:00 ET)	5%	Yes	Min:1/Max:100
Brent Crude Oil (Mini Contract)	.BrentMini	USD	Nbr of contracts * Market Price of CFD * 10	01:00-22:15 London time	5%	Yes	Min:1/Max:1000
High Grade Copper	.Copper	USD	Nbr of contracts * Market Price of CFD * 100	Sundays open at 23:00, Fridays close at 21:45 with a daily break from 21:00 to 22:00	5%	Yes	Min:1/Max:1000
London Wheat	.LnWheat/	GBP	Nbr of contracts * Market Price of CFD * 100	09:25 – 17:25 London time	10%	Yes	Min:1/Max:100
London Cocoa	.LnCocoa/	GBP	Nbr of contracts * Market Price of CFD * 1	09:30 – 16:50 London time	5%	Yes	Min:1/Max:100
London Coffee	.LnCoffe/	USD	Nbr of contracts * Market Price of CFD * 1	09:00 – 17:30 London time	10%	Yes	Min:1/Max:50
London Gasoil	.LnGasoil/	USD	Nbr of contracts * Market Price of CFD * 4	24 hours with a break from 18:00 - 20:00 ET (Sundays open at 18:00 ET, Fridays close at 17:00 ET)	5%	Yes	Min:1/Max:250
London Sugar	.LnSugar/	USD	Nbr of contracts * Market Price of CFD * 10	08:45 – 17:55 London time	10%	Yes	Min:1/Max:50
Natural Gas	.NGas	USD	Nbr of contracts * Market Price of CFD * 100	Sundays open at 23:00, Fridays close at 21:15 with a daily break from 22:15 to 23:00	5%	Yes	Min:1/Max:1000
US Cocoa	.USCocoa/	USD	Nbr of contracts * Market Price of CFD * 1	04:45 – 13:30 ET	5%	Yes	Min:1/Max:100
US Coffee	.USCoffe/	USD	Nbr of contracts * Market Price of CFD * 10000	04:15 – 13:30 ET	5%	Yes	Min:1/Max:100
US Cotton	.USCotto/	USD	Nbr of contracts * Market Price of CFD * 10000	21:00 – 14:20 ET	5%	Yes	Min:1/Max:100
US Sugar	.USSugar/	USD	Nbr of contracts * Market Price of CFD * 10000	03:30 – 13:00 ET	10%	Yes	Min:1/Max:100
WTI Crude Oil	.WTICrude	USD	Nbr of contracts * Market Price of CFD * 100	24 hours with a break from 17:15 – 18:00 ET (Sundays open at 18:00 ET, Fridays close at 17:00 ET)	5%	Yes	Min:1/Max:100
WTI Crude Oil (Mini Contract)	.WTIMini	USD	Nbr of contracts * Market Price of CFD * 10	Sundays open at 23:00, Fridays close at 21:45 with a daily break from 22:15 to 23:00	5%	Yes	Min:1/Max:1000

* Dealing hours: Euronext Paris: GMT +1 winter time, GMT +2 summer time; Euronext Amsterdam: GMT +1 winter time, GMT +2 summer time; Xetra: GMT +1 winter time, GMT +2 summer time; Virt-x: GMT +1 winter time, GMT +2 summer time; LSE: GMT +0 winter time, GMT +1 summer time; NYSE: GMT -5 winter time, GMT -4 summer time; Nasdaq: GMT -5 winter time, GMT -4 summer time

** It may be that some DMA equity CFDs on certain stocks cannot be traded as short! This may have been ordered by regulatory authority for reasons of regulation, or it may be caused by the fact that Techno Innovations is unable to locate a „lender“ of the stock in the market!

Techno Innovations CONTRACT SPECIFICATIONS CFDS (INDICES, COMMODITIES, BONDS)

Financial Instrument	Ticker	Currency	Notional Value of CFD	Trading Hours (Local Time)*	Margin	Can go short? **	Normal Market Size (Min/Max Lot size)
BONDS (Bonds, Futures)							
Bobl	.Bobl/	EUR	Nbr of contracts * Market Price of CFD * 100	07:00 – 21:00 GMT	1%	Yes	Min:1/Max:500
Bund	.Bund/	EUR	Nbr of contracts * Market Price of CFD * 100	07:00 – 21:00 GMT	1%	Yes	Min:1/Max:500
US10 Yr TNote	.USTNote/	USD	Nbr of contracts * Market Price of CFD * 100	24 hours with a break from 16:00 – 17:30 ET-1; (Sunday open at 18:00 ET, Friday close at 17:00 ET)	2%	Yes	Min:1/Max:500
US30 Yr TBond	.USTBond/	USD	Nbr of contracts * Market Price of CFD * 100	24 hours with a break from 16:00 – 17:30 ET-1; (Sunday open at 18:00 ET, Friday close at 17:00 ET)	2%	Yes	Min:1/Max:500

* Dealing hours: Euronext Paris: GMT +1 winter time, GMT +2 summer time; Euronext Amsterdam: GMT +1 winter time, GMT +2 summer time; Xetra: GMT +1 winter time, GMT +2 summer time; Virt-x: GMT +1 winter time, GMT +2 summer time; LSE: GMT +0 winter time, GMT +1 summer time; NYSE: GMT -5 winter time, GMT -4 summer time; Nasdaq: GMT -5 winter time, GMT -4 summer time

** It may be that some DMA equity CFDs on certain stocks cannot be traded as short! This may have been ordered by regulatory authority for reasons of regulation, or it may be caused by the fact that Techno Innovations is unable to locate a „lender“ of the stock in the market!

Techno Innovations CONTRACT SPECIFICATIONS F&X & PRECIOUS METALS

Financial Instrument	Ticker	Base Currency	Lot Size (Value of 1 Lot in base currency)	Dealing Hours*	Margin	Normal Market Size (Min/Max Lot size)
FOREX (FX)						
AUD/CAD	AUDCAD	AUD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
AUD/CHF	AUDCHF	AUD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
AUD/JPY	AUDJPY	AUD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
AUD/NZD	AUDNZD	AUD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
AUD/SGD	AUDSGD	AUD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
AUD/USD	AUDUSD	AUD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
CAD/CHF	CADCHF	CAD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
CAD/JPY	CADJPY	CAD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
CHF/HUF	CHFHUF	CHF	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
CHF/JPY	CHFJPY	CHF	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
EUR/AED	EURAED	EUR	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
EUR/AUD	EURAUD	EUR	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
EUR/CAD	EURCAD	EUR	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
EUR/CHF	EURCHF	EUR	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
EUR/CZK	EURCZK	EUR	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
EUR/DKK	EURDKK	EUR	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
EUR/GBP	EURGBP	EUR	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
EUR/HUF	EURHUF	EUR	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
EUR/HKD	EURHKD	EUR	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
EUR/JPY	EURJPY	EUR	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
EUR/NOK	EURNOK	EUR	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
EUR/NZD	EURNZD	EUR	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
EUR/PLN	EURPLN	EUR	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot

* Dealing hours (Seasonal time adjustments): 08.03.2015 – 29.03.2015 (New York) – Sundays Opening at 21:00 GMT, Fridays Closing at 21:00 GMT | 29.03.2015 – 05.04.2015 (London) – Sundays Opening at 23:00 BST, Fridays Closing at 23:00 BST | 05.04.2015 – 04.10.2015 (Sydney) – Sundays Opening at 22:00 BST, Fridays Closing at 22:00 BST | 04.10.2015 – 25.10.2015 (Sydney) – Sundays Opening at 23:00 BST, Fridays Closing at 23:00 BST; | 25.10.2015 – 01.11.2015 (London) – Sundays Opening at 21:00 GMT, Fridays Closing at 21:00 GMT | 01.11.2015 – 13.03.2016 (New York) – Sundays Opening at 22:00 GMT, Fridays Closing at 22:00 GMT

Techno Innovations CONTRACT SPECIFICATIONSFX & PRECIOUSMETALS

Financial Instrument	Ticker	Base Currency	Lot Size (Value of 1 Lot in base currency)	Dealing Hours*	Margin	Normal Market Size (Min/Max Lot size)
FOREX (FX)						
EUR/RUB	EURRUB	EUR	100K	Available daily from 07:30 to 22:00 GMT, Monday through Friday	1%	0.01 Lot / 1000 Lot
EUR/SEK	EURSEK	EUR	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
EUR/SGD	EURSGD	EUR	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
EUR/TRY	EURTRY	EUR	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
EUR/USD	EURUSD	EUR	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
GBP/AUD	GBPAUD	GBP	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
GBP/CAD	GBPCAD	GBP	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
GBP/CHF	GBPCHF	GBP	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
GBP/DKK	GBPDKK	GBP	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
GBP/JPY	GBPJPY	GBP	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
GBP/NZD	GBPNZD	GBP	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
GBP/NOK	GBPNOK	GBP	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
GBP/PLN	GBPLN	GBP	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
GBP/SEK	GBPSEK	GBP	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
GBP/SGD	GBPSGD	GBP	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
GBP/USD	GBPUSD	GBP	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
NOK/SEK	NOKSEK	NOK	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
NZD/CAD	NZDCAD	NZD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
NZD/CHF	NZDCHF	NZD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
NZD/JPY	NZDJPY	NZD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
NZD/USD	NZDUSD	NZD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
SGD/JPY	SGDJPY	SGD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
TRY/JPY	TRYJPY	TRY	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot

* Dealing hours (Seasonal time adjustments): 08.03.2015 – 29.03.2015 (New York) – Sundays Opening at 21:00 GMT, Fridays Closing at 21:00 GMT | 29.03.2015 – 05.04.2015 (London) – Sundays Opening at 23:00 BST, Fridays Closing at 23:00 BST | 05.04.2015 – 04.10.2015 (Sydney) – Sundays Opening at 22:00 BST, Fridays Closing at 22:00 BST | 04.10.2015 – 25.10.2015 (Sydney) – Sundays Opening at 23:00 BST, Fridays Closing at 23:00 BST; | 25.10.2015 – 01.11.2015 (London) – Sundays Opening at 21:00 GMT, Fridays Closing at 21:00 GMT | 01.11.2015 – 13.03.2016 (New York) – Sundays Opening at 22:00 GMT, Fridays Closing at 22:00 GMT

Techno Innovations CONTRACT SPECIFICATIONSFX & PRECIOUSMETALS

Financial Instrument	Ticker	Base Currency	Lot Size (Value of 1 Lot in base currency)	Dealing Hours*	Margin	Normal Market Size (Min/Max Lot size)
FOREX (FX)						
USD/AED	USDAED	USD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
USD/CAD	USDCAD	USD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
USD/CHF	USDCHF	USD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
USD/CNH	USDCNH	USD	100K	Available daily from 02:30 – 22:00 GMT, Monday through Friday	1%	0.01 Lot / 1000 Lot
USD/CZK	USDCZK	USD	100K	24 hours Monday to Thursday with a 5 minute daily break from 22:00 to 22:05 GMT, close at 22:00 GMT on Friday and open on Sunday at 22:05 GMT	1%	0.01 Lot / 1000 Lot
USD/DKK	USDDKK	USD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
USD/HKD	USDHKD	USD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
USD/HUF	USDHUF	USD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
USD/ILS	USDILS	USD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
USD/JPY	USDJPY	USD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
USD/KWD	USDKWD	USD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
USD/MXN	USDMXN	USD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
USD/NOK	USDNOK	USD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
USD/PLN	USDPLN	USD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
USD/RUB	USDRUB	USD	100K	Available daily from 07:30 to 22:00 GMT, Monday through Friday	1%	0.01 Lot / 1000 Lot
USD/SEK	USDSEK	USD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
USD/SGD	USDSGD	USD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
USD/TRY	USDTRY	USD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
USD/ZAR	USDZAR	USD	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot
ZAR/JPY	ZARJPY	ZAR	100K	24 hours Monday to Thursday, close at 22 GMT on Friday and open on Sunday at 22 GMT	1%	0.01 Lot / 1000 Lot

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Techno Innovations CONTRACT SPECIFICATIONSFX & PRECIOUSMETALS

Financial Instrument	Ticker	Base Currency	Lot Size (Value of 1 Lot in base currency)	Dealing Hours*	Margin	Normal Market Size (Min/Max Lot size)
PRECIOUSMETALS (Bullion, FX)						
XAG/USD	XAGUSD	USD	500 Oz	24 hours with break from 22:00 – 23:00 GMT (Friday close at 22:00 GMT, Sunday open at 23:00 GMT)	3%	1 Lot / 2380 Lot
XAG/USD	XAGUSD.mini	USD	5.000 Oz	24 hours with break from 22:00 – 23:00 GMT (Friday close at 22:00 GMT, Sunday open at 23:00 GMT)	3%	0.01 Lot / 1000 Lot
XAU/USD	XAUUSD	USD	10 Oz	24 hours with break from 22:00 – 23:00 GMT (Friday close at 22:00 GMT, Sunday open at 23:00 GMT)	3%	1 Lot / 1880 Lot
XAU/USD	XAUUSD.mini	USD	100 Oz	24 hours with break from 22:00 – 23:00 GMT (Friday close at 22:00 GMT, Sunday open at 23:00 GMT)	3%	0.01 Lot / 1000 Lot

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COMMISSIONS AND ADDITIONAL FEES

	TRADING COSTS			
	USD	EUR	GBP	CHF
CFDs (commission per 1 Lot per side)				
Indices, Bonds, Commodities	0,25 USD**	0,25 EUR**	0,25 GBP**	0,25 CHF**
Forex (commission per 1 Minilot per side)				
FX	0,40 USD**	0,35 EUR**	0,30 GBP**	0,40 CHF**
Precious Metals (commission per 1 Minilot per side)				
Gold	0,25 USD**	0,25 EUR**	0,25 GBP**	0,25 CHF**
Silver	0,40 USD**	0,35 EUR**	0,30 GBP**	0,40 CHF**

* cps = cents per stock

** Max. commission (rebates for high volume traders (more than 10 Million USD traded per month), please contact commissions@technoinnovationsltd.com

Please note: Commissions in FX, Precious Metals and CFDs (Indices, Commodities, and Bonds) are charged as round turn when the trade is opened. Commission charges will vary for residents of Mainland China.

Additional costs/fees:

1. Techno Innovations charges no processing fees for withdrawals.

2. Inactivity Fee: Techno Innovations Ltd. charges an inactivity fee of 5 USD, 5 EUR, 5 GBP or 5 CHF (depending on the base currency of the client account) per month if there is no trading activity or no open positions during the last quarter. This fee is not charged for accounts opened in the actual quarter.

(Quarter year: 01.01 - 31.03 / 01.04 - 30.06 / 01.07 - 30.09 / 01.10 - 31.12).