

SUMMARY OF DISCLOSURES

IG Asia Private Limited ('IG', 'we', 'our' or 'us') is committed to treating our clients ('you', 'your', 'yours') honestly, transacting with you in a professional and transparent manner, and to act in your best interests to achieve a fair dealing outcome¹ for all our customers. Our business relationship with our customers are governed by the Margin Trading Customer Agreement ('MTCA') which is downloadable from our website (<http://www.ig.com/sg/site-terms-and-conditions>) and related disclosures on our website. Terms used in this document which are in Capital Letters are defined within Term 31 of the MTCA. This summary of disclosures is not exhaustive and you are encouraged to review the detailed disclosures in the MTCA and the contents of our website.

We are regulated in Singapore by the Monetary Authority of Singapore ('MAS'). We hold a capital markets services licence under the Securities and Futures Act (Cap 289) allowing us to deal in capital markets products in respect of over-the-counter derivatives contracts. We are also an Exempt Financial Adviser pursuant to section 23(1) of the Financial Advisers Act (Cap 110) enabling us to issue or promulgate research analysis/reports.

Our CFD trading service carries a high level of risk and can result in losses that exceed your deposit. Our trading service is not suitable for everyone. A full explanation of the risks associated with our CFD trading service is set out in the Risk Disclosure Statement and you should ensure you fully understand such risks (refer to Term 2 of the MTCA).

We act as Principal and not as an agent on your behalf and all Transaction trading services are on an execution- only basis and we do not provide personal financial advice nor act as your financial adviser (refer to Term 2, 3, and 4 of MTCA).

Our customers' moneys are protected based on the Securities & Futures Regulations which require independent segregation of customers moneys from ours so that at no time will our customers' moneys be in anyway affected by any claims of IG's creditors (refer to www.ig.com/sg/client-money-protection).

Our Transaction trading services are executed primarily through the internet and hence you are encouraged at all times to protect access to your online account. (refer to www.ig.com/sg/security-awareness-for-online-trading)

Details of the Product Module and Contract Details (as defined in the MTCA) for the various products can be found in their respective asset class descriptions as contained on our website as follows:

- www.ig.com/sg/forex-product-details;
- www.ig.com/sg/shares-cfd-details;
- www.ig.com/sg/indices-cfd-details;
- www.ig.com/sg/commodities-product-details;
- www.ig.com/sg/digital-100s-cfd-details; and
- www.ig.com/sg/options-product-details.

We have various trading platforms (www.ig.com/sg/trading-platform-devices); however you are still able execute your Transactions through our phone dealing service by contacting our dealing desk ('Helpdesk') at 65-6390 5118; in particular if there are issues with the relevant platform.

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There are different types of orders you can place, depending on whether you want to trade immediately or wait for a certain price (refer to www.ig.com/sg/cfds-orders-stops-limits).

When we enter into a Transaction with you we will endeavour to provide you with 'best execution', which means that we will endeavour to take all reasonable steps to obtain the best possible result for you when executing an order with you taking into account various 'execution criteria' (refer www.ig.com/sg/summary-order-execution-policy).

We reserve the right to, without your consent, either void from the outset or amend the terms of any Transaction containing or based on any error that we reasonably believe to be obvious or palpable (a 'Manifest Error', and such transaction a 'Manifestly Erroneous Transaction') (refer to Term 11 of MTCA).

You have a responsibility to update us of any changes to your contact information and to read all notices posted on our website; our Electronic Trading Service and Statement(s) from time to time in a timely manner and failure to do so will not invalidate nor make voidable a Transaction (refer to Term 12 of MTCA).

You can determine your current margins requirements from the trading platforms or by contacting our Helpdesk. We will be entitled, at any time, to increase or decrease the Margin required from you on open Transactions. (refer to Term 15 of MTCA)

You have a continuing Margin obligation to us to ensure that there is no shortfall in your account balance to prevent a Margin Call at all times and that there is no obligation for IG to inform you that an Event of Default had occurred prior to taking actions to restore the shortfall in your account balance. Hence you should monitor your open Transactions at all times. (refer to Term 17 of MTCA).

Please note that most modes of payments generally takes 2-3 working days to be reflected in your account balance and are not an instantaneous credit, even though the funds have cleared your bank account. The credit of funds to your account is a manual process and if you are in a Margin Call, your account will remain in margin and your positions may be in danger of being closed out until the funds are reflected in your account balance.

We may, in our reasonable opinion, determine that an emergency or an exceptional market condition exists (a 'Force Majeure Event'), in which case we will take reasonable steps to inform you and at our absolute discretion, without notice and at any time, take one or more actions (refer to Term 23 of MTCA).

If you have any queries or complaints they should be raised to our Helpdesk who will attempt to resolve your issues raised and/or disputes. If you are unsatisfied with their response you may escalate it to our Compliance Department for an independent investigation (refer to Term 26 and www.ig.com/sg/complaints)

We may amend the MTCA and any arrangements made under the MTCA at any time by written notice to you, which we may do so via an email correspondence, and you are deemed to accept and agree to the amendment unless you notify us to the contrary within 10 Business Days of the amendment notice (refer to Term 28 of MTCA).

Both you and us may Terminate the MTCA immediately by providing a written notification which will take effect immediately (refer to Term 29 of MTCA).

We do not process funding from banks or accept proof of payments during the weekends and public holidays. For weekends and public holidays, only credit/debit card funding is available.