STOCK TRADING PRODUCT DETAILS

AVAILABLE MARKETS

We quote shares from the following stock indices in local denominations.

REGION	INDEX	
US	S&P 500, NASDAQ 100 and many other small cap US stocks	
UK	FTSE 100, FTSE 250 and many other small cap UK stocks	
Ireland	LSE	
Germany	DAX, HDAX, MDAX	

If you are looking for a specific stock that you can't find on our platform, please call or email us on +971(0)4559 2104/ helpdesk.ae@IG.com to discuss your individual requirements.

UAE STOCK TRADING PRODUCT DETAILS

COMMISSION CHARGES

US Shares

You'll qualify for our lowest commission rates on US stocks if you've traded three or more times in the previous month.

NUMBER OF TRADES (IN PREVIOUS MONTH)	COMMISSION PER TRADE*	MINIMUM CHARGE PHONE
3+ trades	Free	\$50
0-2 trades	2 cents per share (\$10 minimum)	\$50

^{*}Should you place over 10 trades on US shares or buy & sell over 25,000 US shares, in a given month, IG reserves the right to charge you commission per trade of 1.5 cents per share with a minimum of \$7.

International Shares

REGION	COMMISSION PER TRADE	MINIMUM CHARGE ONLINE	MINIMUM CHARGE PHONE
UK	0.1%	f8	£40
Ireland	0.1%	€10	€50
Germany	0.1%	€10	€50

If execution of a trade takes place over multiple days, you will be charged commission for each day where a proportion of the trade is filled.

TRANSFERS

Please ask if you would like us to help transfer your existing UK stock holdings to your IG account. We will not charge you for UK stock transfers either to or from your account.

TRANSACTION	TIME TO TRANSFER	FEE
Transfer in of UK stock	Dependent on your existing broker	FREE
Transfer out of UK stock	20 days	Dependent on your existing broker

FOREIGN EXCHANGE

For relevant transactions, we will convert currencies at the time of execution based on the best available bid/offer exchange rates, plus our spread of 0.7%. Trades that require multiple fills may result in a higher FX rate than would otherwise be applied. Details are available on request. The number of currency conversions can be minimised by maintaining cash balances in multiple currencies. This preference setting is available in My Account/Live accounts/Payments/Currency Conversion.

TRANSACTION	FEE
Currency conversion	0.7%

UAE STOCK TRADING PRODUCT DETAILS (CONTINUED)

OTHER FEES AND CHARGES

TRANSACTION	FEE	
Standard bank transfer	FREE	
Physical share certificate rematerialisation	Each \$155 (inclusive of VAT)	
Platform Charge	FREE	
Custody Fee ⁽¹⁾	\$30 per quarter	
Proxy voting	FREE	
Additional services ⁽²⁾	Each \$130 plus VAT	

(1) There is a custody fee of \$30 per quarter if you hold investments on a Stock Trading account at the end of each quarter.

The fee does not apply if you only hold cash on your account. The subscription fee will apply per client rather than per account.

Commissions paid during the quarter will be deducted from the fee. You will be exempt from the charge if you:

- Deal three or more times on your Stock Trading account during the guarter
- (2) Additional services include arranging AGM attendance and receiving hard copies of company reports.

NOTES

- 1. There may be additional charges and taxes for particular instruments that you trade that are charged by the particular market. Please call our helpdesk for further details.
- 2. We may charge you a fee if we are required to perform a service on your behalf that is not set out in these product details.

GOVERNMENT TAXES AND LEVIES

You may be subject to additional trading fees or taxes depending on the country where the share is listed.

DESCRIPTION	CHARGE VALUE	DIRECTION	THRESHOLD	TRANSACTION HISTORY NAME
UK Stamp Duty Reserve Tax ⁽³⁾	0.50%	Buy		SDRT
UK PTM	£1	Both	£10,000	PTM Levy
Ireland Stamp Duty	1.00%	Buy		Irish Tax
Ireland ITP	€1.25	Both	€12,500	ITP Levy
US On-Exchange Fee	0.00051%	Sell		Section 31 Fee

(3) Non-CREST-eligible and CREST-eligible residual stocks are subject to a minimum stamp duty charge of £5.00, rounded up to the nearest £5.00.

NOTES

To determine whether a particular charge applies, please call our helpdesk before you trade.

- 1. Commission charges are calculated as a flat fee, a percentage of the transaction value or as cents per share for US shares. Where we offer trading on shares that are dual-listed and fully fungible for settlement on both exchanges, the commission charges relevant to the country where the primary listing is held will apply.
- 2. We will let you know in writing which commission rates apply at the time you open your account.
- 3. Trading hours are as follows:
 - UK shares: (LSE): 08.00-16.30 (London time)
 - US shares: 09.30-16.00 (New York time)
 - European shares: Market hours vary depending on the relevant exchange, please call our helpdesk on +971(0)4559 2104 for details
 - Orders may operate differently depending on the third party we send your Order to, in particular in relation to pre- and post-market sessions for US shares. Some US shares may be visible outside of normal market hours but may not be tradable during the entire pre- and post-market sessions. If you would like further details about how Orders work or on the ability to trade US shares outside of normal market hours, please contact one of our dealers.

REGULATORY REPORTING - GOING SHORT

We are required to make public certain information regarding our Transactions with you. Please be aware that we will report any Sell Transaction entered into by you with us as a 'Sell' and it is your responsibility to determine whether or not that Sell Transaction will result in your overall position in the relevant stock or ETF being short.

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