



# APPLICATION TO OPEN A MARGIN TRADING ACCOUNT (CORPORATE)

## COMPANY INFORMATION

### 01 | COMPANY DETAILS

Name of Company: \_\_\_\_\_ Business (mailing) address: \_\_\_\_\_

Registered address: \_\_\_\_\_

\_\_\_\_\_ Postal district: \_\_\_\_\_

\_\_\_\_\_ Company Business Registration number: \_\_\_\_\_

\_\_\_\_\_ Postal district: \_\_\_\_\_ Value of assets under management: **S\$** \_\_\_\_\_

Nature of business: \_\_\_\_\_

Please provide either of the following;

LEI Number (Legal Entity Identifier): \_\_\_\_\_

Or GIIN (Global Intermediary Identification Number): \_\_\_\_\_

Please confirm the tax residence(s) of the Corporate below:

| JURISDICTION | TAX IDENTIFICATION NUMBER (TIN)* | IF TIN UNAVAILABLE, PLEASE SPECIFY REASON |
|--------------|----------------------------------|---|
|              |                                  |   |
|              |                                  |   |
|              |                                  |   |

\*Please only provide Tax Identification Number(s) where the Corporate is resident in the US, UK Crown Dependencies and Gibraltar.

What type of entity is the Corporate?  Trust  Financial Institution (other than trust)  Other;

If 'Other', please specify: \_\_\_\_\_

Trust – A trust is a legal arrangement where one or more 'trustees' are made legally responsible for holding assets for the benefit of one or more 'beneficiaries', see HMRC definition contained at <http://www.hmrc.gov.uk/trusts/intro/basics.htm>

Financial Institution – Financial Institutions include depository and custodial institutions. For further information, please refer to section 2.1 of HMRC guidance <http://www.hmrc.gov.uk/drafts/uk-us-fatca-guidance-notes.pdf>

### 02 | CONTACT DETAILS

Telephone (office hours): \_\_\_\_\_ Handphone: \_\_\_\_\_

Telephone (out of office hours): \_\_\_\_\_ Fax: \_\_\_\_\_

Email address (mandatory): \_\_\_\_\_

### 03 | BANK DETAILS

Name and address of Bank: \_\_\_\_\_ Bank No: \_\_\_\_\_  
\_\_\_\_\_  
Branch No: \_\_\_\_\_  
\_\_\_\_\_  
Account No: \_\_\_\_\_  
\_\_\_\_\_  
Postal district: \_\_\_\_\_ Sort code/BIC: \_\_\_\_\_  
SWIFT code: \_\_\_\_\_

Approx. funds available to the Company's trading with IG Asia Pte Ltd (we may use this figure to determine your account size): **S\$** \_\_\_\_\_

### INVESTMENT EXPERIENCE

#### DOES THE COMPANY:

1. Understand the nature and risks of margined (or geared) transactions? Yes No  
2. Have experience of trading margined (or geared) products; eg spot FX, futures, options, warrants or spread betting? Yes No

If 'Yes':

What type of investments does the Company have experience of?: \_\_\_\_\_

How large are these transactions?: \_\_\_\_\_

How often does the Company make these transactions (times per month)?: \_\_\_\_\_

For how long has the Company been making these transactions (Years/Months)?: \_\_\_\_\_

Which banks, brokers or counterparties has the Company dealt with?: \_\_\_\_\_

3. Does the Company have experience of share dealing? Yes No

If 'Yes':

In what capacity does the Company deal?  Execution-only  Advisory  Managed

How large are these transactions?: \_\_\_\_\_

How often does the Company make these transactions (times per month)?: \_\_\_\_\_

For how long has the Company been making these transactions (Years/Months)?: \_\_\_\_\_

Which banks, stockbrokers or counterparties has the Company dealt with?: \_\_\_\_\_

4. What is the purpose of this trading account?  Speculation  Hedging  Other

If 'Other', please give details: \_\_\_\_\_

5. Does the Company intend to run a high frequency trading strategy or use any algorithms as part of it's trading strategy?  Yes  No

6. Will the Company's strategy predominantly involve Intraday trading and/or holding positions overnight?  intraday trading  overnight positions  both

7. Are any Directors currently or previously bankrupt?  Yes  No

If 'Yes', please give details: \_\_\_\_\_

### PRIVACY

- Please tick here if you would like us to contact the Authorized Signatory (ies) by phone for voice calls, text messages and email about the Company's application to open CFD Trading Account(s) or to inform about new services, products, promotions or events. The Company may elect not to receive marketing communications from us at any time, by contacting our Helpdesk staff.

## SUPPORTING DOCUMENTATION

Certified copies of the following supporting documentation must accompany the Company's completed account Application Form. Original documents (including bills and statements) will not be returned:

- Certificate of Incorporation (if the Company was incorporated before 13 January 2003) or ACRA Bizfile (if incorporated after 13 January 2003)
- Replaceable Rules, Constitution or Memorandum and Articles of Association (as the case may be)
- Last audited financial accounts
- Details of shareholders
- Proof of Registered Address
- Proof of Trading Address
- Recent statement of the Company's bank account which will be used to fund the account
- Proof of identification and address of each Director and shareholder with 25% holdings or more, as follows:
  1. Proof of identification – Passport, Identity Card or Driving Licence; and
  2. Proof of address – a bank statement, credit card statement or utility bill (dated within the last three months).

## SINGAPORE RESIDENT WITHOUT PERMANENT RESIDENCY STATUS:

If a Director or shareholder is a Singapore resident without permanent residency status, we will also require their Employment Pass or Dependant's Pass.

## NON-SINGAPORE RESIDENT:

If a Director or shareholder is a resident of a country other than Singapore, they will need to provide proof of identification and proof of address as indicated above.

**WE ARE NOT ABLE TO OPEN AN ACCOUNT WITHOUT THIS SUPPORTING DOCUMENTATION**

## DECLARATIONS

I/We have received, read and understood IG's Privacy Policy. I consent to IG collecting personal data of the Company's shareholders, directors, secretaries and authorized signatories from the Company and from other sources, using, disclosing and/or processing the personal data collected for one or more of the purposes as described in the Privacy Policy. I am aware that IG will not use, disclose and/or process the personal data collected for purposes that are not explained in the Privacy Policy, without first notifying me and seeking my prior written consent.

I/We have received, read and understood the nature and contents of, the Risk Fact Sheet and Risk Disclosure Statement. I/We have read and I/We understand the Customer Agreement, and I/We hereby consent to be bound by the terms of the Customer Agreement in my/our dealings with IG Asia Pte Ltd.

I/We am over 18 years old. I/We confirm that I/we will not supply, show or make available or permit to be supplied, shown or made available any market data from any service therefore, provided by IG Asia Pte Ltd, to any third party in any manner. I/We will not use any data from the service to establish, maintain or provide, or assist in providing a market for trading in securities or other financial instruments which is not authorised by law.

Signature (Sole Director/Director 1/Partner 1): \_\_\_\_\_ Date: \_\_\_\_\_

Signature (Director 2/Partner 2): \_\_\_\_\_ Date: \_\_\_\_\_

In the case of a Company two authorised signatories are required as well as a Certified Board Resolution. In the case of a Partnership two of the Partners must sign. In the case of a Trust, two authorised signatories must sign and a Declaration by the Trustees must be completed.

Please note that statements are automatically sent by email and that statements can be downloaded from our dealing platform. If you would like to receive statements by post, call us on (65) 6390 5133. Please note that charges will apply (on a statement by statement basis) if you elect to receive statements by post.



Once you have completed your details, please:

- Print this form
- Sign it
- Return it to us

## CERTIFIED BOARD RESOLUTION

We hereby certify that in accordance with \_\_\_\_\_ (the "**Company**") Memorandum and Articles of Association the following resolutions were validly passed \*at a duly convened meeting of the Board of Directors held on \_\_\_\_\_ (date) at which the quorum was present / by way of resolution(s) in writing passed on \_\_\_\_\_ (date) and are now in full force and effect and have not been rescinded:

1. That account(s) (the 'Account(s)') be opened with IG Asia Pte Ltd in the name of the Company for the purpose of entering into Transaction trading services whereby Transaction means an option, contract-for-the-difference ("CFD"), spot or forward contract of any kind in relation to any Instrument (including a security) or any combination of Instruments and means either or both Expiry Transactions or Undated Transactions as the context requires.
2. That an agreement be entered into with IG Asia Pte Ltd in connection with the opening of the Accounts in such form as IG Asia Pte Ltd shall require (the 'Agreement') and that all transactions entered into by the Company shall be subject to the terms of the Agreement as amended from time to time.
3. That any of the following \*Directors of the Company / persons be and are hereby authorised to execute on behalf of the Company such agreements, documents or instruments including the Account(s) application form as may be required by IG Asia Pte Ltd in relation to the opening of the Account(s) and to do all such acts and things (including executing such document, deeds and instruments) as he may consider necessary or expedient to give effect to the Transaction contemplated herein;

Name: \_\_\_\_\_ Designation: \_\_\_\_\_ NRIC/FIN/Passport No# \_\_\_\_\_  Signature: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. That these Resolutions be communicated to IG Asia Pte Ltd and shall remain in force and that IG Asia Pte Ltd shall be entitled to rely on the same until an amending resolution shall be passed and a copy certified by an officer of the Company shall have been received by us.

5. Singapore tax compliance representation and warranty:

That the Company represents and warrants in favour of IG Asia Pte Ltd, as follows:

- (i) To the best of its knowledge and belief, the Shareholders of the Company are and will ensure that they will at all times remain in compliance with all laws to which they are subject including, without limitation, all tax laws and regulations, exchange control requirements and registration requirements with regards to their funds and assets – generally 'Tax Laws'; and
- (ii) Without detracting from the generality of (i) above, and also represent and declare that any and all funds and assets placed in and will be placed in the Company's Account(s) with IG Asia Pte Ltd, and any profits that may accrue from their use are dealt with and will be dealt with by the Shareholders in full compliance with the Tax laws of the countries where the Shareholders are domiciled (ie countries that they call as home), resident or deemed resident in, employed, engaged in any business or trade, of which they are citizens or general or permanent residents, and/or to which they are legally otherwise subject to.

6. That there is no legal or other reason why the Company should not conduct this business.

7. That the following person(s) be and are hereby authorised singly, on behalf of the Company, to give instructions (whether oral, written or electronic) to IG Asia Pte Ltd on any and all matters relating to the trading of securities in connection with the Account(s);

Name: \_\_\_\_\_ Designation: \_\_\_\_\_ NRIC/FIN/Passport No# \_\_\_\_\_ Contact Telephone: \_\_\_\_\_  Signature: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

8. That all communications to the Company will be by way of email, and shall be to the following address stipulated (below), and, **THAT** we shall give you 7 days prior written notice of any change to that address, and further **THAT** the Company agrees and acknowledges that IG Asia Pte Ltd shall be entitled to assume and expect that all communication sent to the following address (or such changed address as the Company shall notify in accordance with the provision hereof) will be properly received, read and understood by the Company and IG Asia Pte Ltd shall have no obligation, or duty to check or ensure;

Email address: \_\_\_\_\_

**CERTIFIED BOARD RESOLUTION (CONTINUED)**

9. That the authorization granted to the persons named herein shall remain valid and binding on the Company until and unless varied or cancelled by written notice to IG Asia Pte Ltd supported by a board resolution.

**CERTIFIED \*TRUE COPY    CERTIFIED \*TRUE EXTRACT**

| Appointment: | Name: | ID Number | Date: |
|--------------|-------|-----------|-------|
| _____        | _____ | _____     | _____ |
| _____        | _____ | _____     | _____ |
| _____        | _____ | _____     | _____ |
| _____        | _____ | _____     | _____ |
| _____        | _____ | _____     | _____ |
| _____        | _____ | _____     | _____ |

(Please affix Company Stamp)

\* Delete where applicable

# copy of relevant ID document must be provided.

\*\* Kindly ensure the quorum has been signed.

This Risk Fact Sheet is provided to you in accordance with MAS Notice SFA N04-N15. It highlights the common risks of trading in CFDs and complements the Margin Trading Customer Agreement ("MTCA") and associated risk disclosures furnished by IG Asia Pte Ltd ("IGA" or the firm). This Risk Fact Sheet does not disclose all the risks of trading in CFDs. It is important to read the MTCA and associated risk disclosures before deciding whether to trade in CFDs. You should also carefully consider whether trading in CFDs is appropriate for you in the light of your experience, objectives, financial resources and other relevant circumstances. If you do not have a copy of the MTCA and associated risk disclosures, please contact IGA to request for a copy. You should not trade in CFDs if you do not understand the product or are not comfortable with the accompanying risks.

### Q1. WHAT IS MY POTENTIAL LOSS WHEN I TRADE ON MARGIN IN CFDS?

When you enter into a CFD transaction, you need to deposit an initial margin, which is based on a percentage of the value of the trade. When you trade on margin, you should be prepared to lose more than or all your initial investment amount that you have deposited as margin to the firm.

#### ILLUSTRATION 1: CFDs on Forex

Spot GBP/USD is quoted at 1.55797/1.55805 and you are buying 1 standard contract at 1.55805.

To open the buy position, you have to pay/deposit an amount of money (the initial margin) to fund your position. The initial margin is calculated based on the required minimum margin rate of 5%. It reflects a percentage of the full value of the position.

1 standard contract equals 100,000 units of the first named currency.

The initial margin requirement would be  $100,000 \times 5\% = \text{£}5000$  or  $1.55805 \times 100,000 \times 5\% = \text{USD } 7790.25$

- If the Bid price of GBP/USD falls from 1.55805 to 1.55705, you will incur a running loss of USD100 (i.e.  $1.55805 - 1.55705$ ) X 100,000 X 1 contract.
- Assuming market conditions become worse and the GBP/USD falls further to 1.55505, you will incur a running loss of USD300 (i.e.  $1.55805 - 1.55505$ ) X 100,000 X 1 contract.
- You will need to ensure that you have enough funds in your account to maintain your open positions, which in this example, you will need the minimum amount of ( $\text{£}5000 + \text{USD}300$ ) equivalent to maintain your positions.
- In the worst case, the GBP/USD slips further, your account may go into a margin call position which means that we will close your positions at the prevailing price levels to get your account out of the margin call. In the case where the account goes into a debit balance, you will also incur additional charges, costs and fees

#### ILLUSTRATION 2: Knock-Out CFDs ("KO")

When you enter into a Knock-Out transaction, you also need to set aside an initial margin.

This is calculated by multiplying the position size with the opening price of your position, multiplied by 1.1, and is approximately the maximum amount that the position can lose.

Margin = Opening price X position size x 1.1

Opening price is calculated as follows:

Bull: (IG's underlying offer price – your knockout level) + knockout premium

Bear: (Your knockout level – IG's underlying price bid) + knockout premium

Margin is calculated as: [(IG's underlying offer price – your knockout level) + knockout premium] x 1.1

FTSE is quoted with Ask price of 7400. You decide to go long for 1 contract, by opening a FTSE 100 Bull KO position at £1 per point with a knock-out level at 7200. If the current knock-out premium is 0.8, the margin you will need to set aside is  $[(7400 - 7200) + 0.8] \times 1.1 = \text{£}220.88$ . The KO price will move one-for-one with the underlying IG market, so for every point that our underlying price moves, the KO price moves with exactly the same amount.

- If the FTSE rises and the current bid becomes 7500, your running profit would be +£100.
- If the FTSE drops and the current bid becomes 7300, your running loss would be -£100.
- If the FTSE drops to your knock-out level, your realised loss would be -£200.80, which includes the 0.8 knock-out premium. The additional margin of £20.08 is released back to your account

## Q1. WHAT IS MY POTENTIAL LOSS WHEN I TRADE ON MARGIN IN CFDS? (CONTINUED)

### ILLUSTRATION 3: Knock-out CFDs ("KO")

Apple Inc. is quoted with an ask price of 30050. You decide to go long one contract, by opening an Apple Bull KO position at \$1 per point with a knock-out level at 29000.

If the current knock-out premium is 90.15, the margin you will need to set aside is  $[(30050 - 29000) + 90.15] * 1.1 = \text{£}1,254.17$ .

The knock-out price will move one-for-one with the underlying IG market, so for every point that our underlying price moves, the knock-out price moves with exactly the same amount.\*

- If Apple Inc. rises and the current bid becomes 30250, your running profit would be +\$200
- If Apple Inc. drops and the current bid becomes 29850, your running loss would be -\$200
- If Apple Inc. drops to your knock-out level, your realised loss would be -\$1,140.15, which includes the 90.15 knock-out premium. The additional margin of \$114.02 is released back to your account

\* This is not the case when the knock-out premium changes. If the knock-out premium changes, the price of the knock-out will move by the amount the premium changes.

## Q2. WHAT WILL HAPPEN IF I DO NOT HAVE ENOUGH MARGIN TO COVER MY LOSSES?

Margin call is the term for when the equity on your account (i.e. the total capital you have deposited plus or minus any running profits or running losses) drops below your margin requirement. At this point, your positions become at risk of being automatically closed off in order to reduce the margin requirement on your account. You can also go into a margin call on the weekend for markets that are open.

You can get out of a margin call situation in one of two ways: (1) deposit enough funds to increase your equity above the margin requirement; or (2) close your positions to reduce it.

Please call our helpdesk at +65 6390 5118 if you need assistance.

### WHEN WILL YOUR POSITIONS GET CLOSED OUT?

Typically, there are three scenarios in which your positions will get automatically closed out:

- (i) If your equity drops beneath 50% of your margin requirement
- (ii) If you remain on margin call constantly for 48 hours
- (iii) If you are on margin call during periods of increased volatility, or when we anticipate increased volatility

### ILLUSTRATION 4: Margin Call

Referring to Illustration 1, assuming the account has funds of USD 8000. With the initial margin requirement of USD 7790.25 and if the price of Spot GBP/USD should fall to 1.55505, the account will incur a running loss of USD300. This would mean that this account will go into a margin call. Theoretically, to keep the position open, this account would require USD 8090.25 (USD 7790.25 + USD 300), that is to say, it would need to be topped up with at least US\$90.25 in this scenario.

Do note our margin requirements are subject to change. If they increase for one or more of your positions, then your current equity may not be enough to keep your positions open. It is also important to remember that we could close you out at any time during a margin call. It is your responsibility to have enough funds on your account to fully cover the margin requirement of your open positions.

### WILL YOU BE NOTIFIED?

The firm is not under any obligation to keep you informed when you are on a margin call. However, we may contact you via, for e.g., phone or email.

## Q3. HOW IS THE CFD QUOTED?

The firm quotes a lower and higher figure for each transaction ("our bid and offer prices"). These figures will be based on either the bid and offer prices in the underlying market ("commission transaction") or our own bid and offer prices ("spread transaction"). Therefore, CFD prices will only be available if the underlying market/exchange is open or if there is sufficient liquidity.

## Q4. CAN MY ORDER BE EXECUTED AT A PRICE THAT IS LESS FAVOURABLE THAN THE PRICE QUOTED ON THE TRADING SYSTEM, OR THE PRICE THAT I HAVE SUBMITTED?

Yes. There are two main reasons for this, namely, high volatility in the market and gap in the market:

**High volatility in the market:** If there is a sudden movement of price beyond your stop order, the trade may not be closed in time and the stop may not be triggered at the level at which it was set.

**Gap in the market:** The market moves sharply up or down with little or no trading in between. Particularly for stop-loss orders that are triggered for execution at the stop price level that you have indicated, it may be difficult or not possible to liquidate your position at your stop price level, due to rapid price fluctuations or lack of liquidity in the markets. If any of the foregoing events happens, you may incur unexpected losses.

#### **Q5. WILL MY ORDER BE MANUALLY EXECUTED? IF SO, UNDER WHAT CIRCUMSTANCES DOES THE FIRM RELY ON MANUAL EXECUTION?**

Any order that you place on the firm's trading system will be executed electronically and does not rely on manual intervention. You should call our helpdesk if you encounter technical difficulty placing your order.

#### **Q6. WHERE ARE MY MARGINS KEPT AND MAINTAINED? CAN THE FIRM USE MY MARGIN FOR ITS OWN PURPOSES?**

The firm treats and deals with all monies received on account of its clients as belonging to the clients. The monies are required by regulations to be segregated from IG's own monies but may be kept in the same omnibus account with other customers of the firm. All client monies must be held in segregated customer trust accounts maintained at approved banks, which must be separate and distinct from the bank's own money. The firm is not permitted to use client monies for its own purposes, including for settling its own dealings with our hedge counterparties.

#### **Q7. WHAT WILL HAPPEN TO MY MARGINS IF THE FIRM BECOMES INSOLVENT? WILL I BE ABLE TO GET BACK MY MONIES OR OTHER ASSETS?**

IGA is your contractual counterparty and is obliged under the terms of the MTCA to honour your CFD trades and any profits made. If the firm becomes insolvent, you face the risk that IGA will not be able to honour any profits that you made. All monies held in the segregated customer trust accounts will be protected from the claims of the firm's creditors. Nonetheless, the recovery and return of your monies will take time, as this is subject to due process of the firm's liquidation, which includes the reconciliation of all its clients' positions and monies. Q8. UNDER WHAT CIRCUMSTANCES CAN IG CLOSE MY POSITION OR VOID MY ORDER?

#### **Q8. UNDER WHAT CIRCUMSTANCES CAN IG CLOSE MY POSITION OR VOID MY ORDER?**

Under the terms of the MTCA, IGA can close out your position or void your trade when:

- (i) you are unable to meet the margin calls within the requested timeframe;
- (ii) by reason of any cause beyond the firm's control, including but not limited to any act of force majeure as listed in Term 17 of the MTCA.

#### **Q9. WHAT ARE THE COMMISSIONS, FEES AND OTHER CHARGES THAT I HAVE OR MAY HAVE TO PAY?**

The commissions, fees and overnight financing charges that are applicable to your CFD transactions depend on the type of underlying asset /product that you are trading. For examples and details of the commission, fees and overnight financing rates that are applicable, please go to <https://www.ig.com/sg/our-charges>.

#### **Q10. WHAT HAPPENS WHEN TRADING IN THE UNDERLYING SHARE OR ASSET IS SUSPENDED OR HALTED? HOW CAN I EXIT MY POSITION AND WILL I SUFFER LOSSES?**

When you trade CFDs with IG, you open each transaction with us as principal and not as agent for any undisclosed person. This means that IG will treat you as our client for all purposes and you will be responsible for performing your obligations under each transaction entered into by you.

In event of a suspension or halt of trading where the price of the underlying share or asset is unavailable, IG will notify clients who have open position on the underlying asset that its margin requirement is going to be amended to 100% and remain at 100% until there are any further news (for e.g. resumption of trading or delisting) which IG will reflect in due course.

If a client has an open position on an underlying share that will be delisted, IG will close the client's position at a level of zero, and typically open a new position (referred to as a "proceeds line") on the client's behalf. This "proceeds line" position is untradeable, has no price, and brings no value to the client's account. When the company of the underlying share eventually announces that no return will be made to shareholders, IG will proceed to close the "proceeds line" position at the level of zero.

During the period of suspension, clients who hold long positions will continue to be charged interest if the positions are held overnight.

In the event of a prolonged period of suspension, the firm may require clients to increase the margins, pay up the contract value in full, or close their positions at an appropriate price determined by the firm. In the worst case, clients could lose 100% of their contract value. Clients may also be liable to pay additional charges, costs and fees incurred.



## RISK DISCLOSURE STATEMENT

1. This statement is provided to you in accordance with regulation 47E(1) of the Securities and Futures (Licensing and Conduct of Business) Regulations (Rg 10).
2. This statement does not disclose all the risks and other significant aspects of trading in futures, options, over-the-counter derivatives contracts where the underlying is a currency or currency index ('OTCD currency contracts') and spot foreign exchange contracts for the purposes of leveraged foreign trading exchange ('Spot LFX trading contracts'). In light of the risks, you should undertake such transactions only if you understand the nature of the contracts (and contractual relationships) into which you are entering and the extent of your exposure to the risks. Trading in futures, options, OTCD currency contracts and Spot LFX trading contracts may not be suitable for many members of the public. You should carefully consider whether such trading is appropriate for you in light of your experience, objectives, financial resources and other relevant circumstances. In considering whether to trade, you should be aware of the following:

### (A) FUTURES, OTCD CURRENCY CONTRACTS AND SPOT LFX TRADING CONTRACTS

#### (I) EFFECT OF 'LEVERAGE' OR 'GEARING'

Transactions in futures, OTCD currency contracts and Spot LFX trading contracts carry a high degree of risk. The amount of initial margin is small relative to the value of the futures contract, OTCD currency contract or Spot LFX trading contract transaction so that the transaction is highly 'leveraged' or 'geared'. A relatively small market movement will have a proportionately larger impact on the funds you have deposited or will have to deposit; this may work against you as well as for you. You may sustain a total loss of the initial margin funds and any additional funds deposited with the firm to maintain your position. If the market moves against your position or margin levels are increased, you may be called upon to pay substantial additional funds on short notice in order to maintain your position. If you fail to comply with a request for additional funds within the specified time, your position may be liquidated at a loss and you will be liable for any resulting deficit in your account.

#### (II) RISK-REDUCING ORDERS OR STRATEGIES

The placing of certain orders (e.g. 'stop-loss' orders, where permitted under local law, or 'stop-limit' orders) which are intended to limit losses to certain amounts may not be effective because market conditions may make it impossible to execute such orders. At times, it is also difficult or impossible to liquidate a position without incurring substantial losses. Strategies using combinations of positions such as 'spread' and 'straddle' positions may be as risky as taking simple 'long' or 'short' positions.

### (B) OPTIONS

#### (I) VARIABLE DEGREE OF RISK

Transactions in options carry a high degree of risk. Purchasers and sellers of options should familiarise themselves with the type of options (i.e put or call) which they contemplate trading and the associated risks. You should calculate the extent to which the value of the options would have to increase for your position to become profitable, taking into account the premium paid and all transaction costs.

The purchaser of options may offset its position by trading in the market or exercise the options or allow the options to expire. The exercise of an option results either in a cash settlement or in the purchaser acquiring or delivering the underlying interest. If the option is on a futures contract, OTCD currency contract or Spot LFX trading contract, the purchaser will have to acquire a position in the futures contract, OTCD currency contract or Spot LFX trading contract, as the case may be, with associated liabilities for margin (see the section on Futures, OTCD currency contracts and Spot LFX trading contracts above). If the purchased options expire worthless, you will suffer a total loss of your investment which will consist of the option premium paid plus transaction costs. If you are contemplating purchasing deep-out-of-the-money options, you should be aware that, ordinarily, the chance of such options becoming profitable is remote.

Selling ('writing' or 'granting') an option generally entails considerably greater risks than purchasing options. Although the premium received by the seller is fixed, the seller may sustain a loss well in excess of the amount of premium received. The seller will be liable to deposit additional margin to maintain the position if the market moves unfavourably.

The seller will also be exposed to the risk of the purchaser exercising the option and the seller will be obligated to either settle the option in cash or to acquire or contract or spot LFX trading contract, the seller will acquire a position in the futures contract, OTCD currency contract or spot LFX trading contract, as the case may be, contract, with associated liabilities for margin (see the section on Futures, OTCD currency contracts and Spot LFX trading contracts above). If the option is 'covered' by the seller contract, spot LFX trading contract or another option, the risk may be reduced. If the option is not covered, the risk of loss can be unlimited.

Certain exchanges in some jurisdictions permit deferred payment of the option premium, limiting the liability of the purchaser to margin payments not exceeding the amount of the premium. The purchaser is still subject to the risk of losing the premium and transaction costs. When the option is exercised or expires, the purchaser is responsible for any unpaid premium outstanding at that time.

### (C) ADDITIONAL RISKS COMMON TO FUTURES, OPTIONS AND LEVERAGED FOREIGN EXCHANGE TRADING

#### (I) TERMS AND CONDITIONS OF CONTRACTS

You should ask the corporation with which you conduct your transactions for the terms and conditions of the specific futures contract, option, OTCD currency contract or spot LFX trading contract which you are trading and the associated obligations (e.g the circumstances under which you may become obligated to make or take delivery of the underlying interest of a futures contract, OTCD currency contract or spot LFX trading contract transaction and, in respect of options, expiration dates and restrictions on the time for exercise). Under certain circumstances, the specifications of outstanding contracts (including the exercise price of an option) may be modified by the exchange or clearing house to reflect changes in the underlying interest.

#### (II) SUSPENSION OR RESTRICTION OF TRADING AND PRICING RELATIONSHIPS

Market conditions (eg illiquidity) or the operation of the rules of certain markets (eg the suspension of trading in any contract or contract month because of price limits or 'circuit breakers') may increase the risk of loss by making it difficult or impossible to effect transactions or liquidate/offset positions. If you have sold options, this may increase the risk of loss.

Further, normal pricing relationships between the underlying interest and the futures contract, and the underlying interest and the option may not exist. This can occur when, eg, the futures contract underlying the option is subject to price limits while the option is not. The absence of an underlying reference price may make it difficult to judge 'fair' value.

## (C) ADDITIONAL RISKS COMMON TO FUTURES, OPTIONS AND LEVERAGED FOREIGN EXCHANGE TRADING (CONTINUED)

### (III) DEPOSITED CASH AND PROPERTY

You should familiarise yourself with the protection accorded to any money or other property which you deposit for domestic and foreign transactions, particularly in a firm's insolvency or bankruptcy. The extent to which you may recover your money or property may be governed by specific legislation or local rules. In some jurisdictions, property which had been specifically identifiable as your own will be pro-rated in the same manner as cash for purposes of distribution in the event of a shortfall.

## (D) COMMISSION AND OTHER CHARGES

Before you begin to trade, you should obtain a clear explanation of all commissions, fees and other charges for which you will be liable. These charges will affect your net profit (if any) or increase your loss.

## (E) TRANSACTIONS IN OTHER JURISDICTIONS

Transactions on markets in other jurisdictions, including markets formally linked to a domestic market, may expose you to additional risk. Such markets may be subject to a rule which may offer different or diminished investor protection. Before you trade, you should enquire about any rules relevant to your particular transactions. Your local regulatory authority will be unable to compel the enforcement of the rules of the regulatory authorities or markets in other jurisdictions where your transactions have been effected. You should ask the firm with which you conduct your transactions for details about the types of redress available in both your home jurisdiction and other relevant jurisdictions before you start to trade.

## (F) CURRENCY RISKS

The profit or loss in transactions in foreign currency-denominated futures and options contracts (whether they are traded in your own or another jurisdiction) will be affected by fluctuations in currency rates where there is a need to convert from the currency denomination of the contract to another currency.

## (G) TRADING FACILITIES

Most open-outcry and electronic trading facilities are supported by computer-based component systems for the order-routing, execution, matching, registration or clearing of trades. As with all facilities and systems, they are vulnerable to temporary disruption or failure. Your ability to recover certain losses may be subject to limits on liability imposed by the one or more parties, namely the system provider, the market, the clearing house or member firms. Such limits may vary. You should ask the firm with which you conduct your transactions for details in this respect.

## (H) ELECTRONIC TRADING

Trading on an electronic trading system may differ not only from trading in an open-outcry market but also from trading on other electronic trading systems. If you undertake transactions on an electronic trading system, you will be exposed to risks associated with the system including the failure of hardware and software. The result of any system failure may be that your order is either not executed according to your instructions or not executed at all.

## (I) OFF-EXCHANGE TRANSACTIONS

In some jurisdictions, firms are permitted to effect off-exchange transactions. The firm with which you conduct your transactions may be acting as your counterparty to the transaction. It may be difficult or impossible to liquidate an existing position, to assess the value, to determine a fair price or to assess the exposure to risk. For these reasons, these transactions may involve increased risks. Off-exchange transactions may be less regulated or subject to a separate regulatory regime. Before you undertake such transactions, you should familiarise yourself with the applicable rules and attendant risks.

### NOTE:

'Margin' means an amount of money, securities, property or other collateral, representing a part of the value of the contract or agreement to be entered into, which is deposited by the buyer or the seller of a futures contract or in a leveraged foreign exchange transaction to ensure performance of the terms of the futures contract or leveraged foreign exchange transaction.

## (J) CLIENT MONEY

This paragraph J only applies if you are a "retail client", as defined in the Securities and Futures (Licensing and Conduct of Business) Regulations; it will not apply if you are an "institutional investor", "accredited investor" or "expert investor" as respectively defined in the Securities and Futures Act.

(I) All client money received from you generally will be held on behalf of IG Asia Pte Ltd (IGA) by a licensed bank in Singapore in a trust account in accordance with the Securities and Futures (Licensing and Conduct of Business) Regulations. This means that such client money will be segregated and maintained separately from IGA's own funds, and can only be withdrawn as a direct result of your trading-related activities or withdrawal requests.

(II) Your money will be deposited in the trust account with, and commingled with, the moneys of other customers of IGA, but will be segregated from IGA's own money. The risk of commingling your moneys with other customers of IGA include the risk that monies maintained in the trust account may be used by IGA to meet the default of any client of IGA. In the event that there is a shortfall of monies in the trust account, there is a risk that you may not recover all client money that is held for you. However, in practice, this should not happen as IGA will ensure that the trust account holds sufficient money to meet all clients' claims.

(III) In the event of any insolvency of the bank holding your money, IGA will have only an unsecured claim against the bank on behalf of you and our other clients, and you may be exposed to the risk that the money recovered by us from the bank is insufficient to satisfy your claims in respect of your money held with the bank.

For more information regarding client money, please refer to Term 18 of IGA's MTCA.

This statement does not disclose all the risks and other significant aspects of trading in Digital 100s. In light of the risks, you should undertake such transactions only if you understand the nature of the contracts (and contractual relationships) into which you are entering and the extent of your exposure to the risks. Trading in Digital 100s may not be suitable for many members of the public. You should carefully consider whether such trading is appropriate for you in light of your experience, objectives, financial resources and other relevant circumstances. In considering whether to trade, you should be aware of the following:

## STRUCTURE OF DIGITAL 100s

Digital 100s are options that pay a pre-determined, fixed amount, depending on whether or not an event occurs at the time the Digital 100 expires. Digital 100s can have only one of two possible outcomes and they allow you to take a simple "Yes or No" approach. Like traditional options, Digital 100s are based on an underlying asset such as currencies, commodities, indices or stocks.

However, one of the most significant differences from traditional options, amongst others, is that there can be only two outcomes for the option, either the client is paid the return upon the occurrence of the event, or the client loses the investment amount as determined in each option. The Customer has no rights or obligations in respect of the underlying instruments or assets relating to the Digital 100 and settlement of the Digital 100 is on a cash basis.

## RISK OF LOSS OF INVESTMENT

You are warned of the following risks:

- (i) Derivative financial instruments and related markets can be highly volatile. The prices of the underlying instruments to which Digital 100s refer may fluctuate rapidly and over wide ranges. Prices may reflect unforeseeable events or changes in conditions, none of which can be controlled by the Customer or IG.
- (ii) Trading in Digital 100s is speculative and involves a high degree of risk. In particular, because it involves two possible outcomes, one of them may include the loss of the entire investment amount.

## ADDITIONAL RISKS FOR TRADING IN SHORT TENURE DIGITAL 100s

Digital 100s (including Sprints) are also offered for short-term tenures. The price determination of short-term tenure offerings in Digital 100s may vary substantially from longer term tenures due to differing risk parameters used in their valuations. This may result in valuations not consistent with standard valuation models/metrics.

Due to the structure of the product, the price of a Digital 100 may also fluctuate rapidly, even when the underlying market does not, particularly as the Digital 100 approaches expiry.

This may affect the available pricing offered (or complete inability in the case of Sprints) to exit a position in Digital 100s prior to its expiry for these shorter-term tenures.

## SUITABILITY OF DIGITAL 100s

Trading in Digital 100s is speculative and involves a high degree of risk that can result in the loss of your entire investment. Therefore, trading in Digital 100s is appropriate only for persons that understand and are willing to assume the economic, legal and other risks involved in such transactions. Before trading, you should be satisfied that Digital 100s trading is suitable for you in light of your financial circumstances and attitude towards risk. You should not engage in speculative Digital 100s trading unless you understand the basic aspects of such trading and its risks.

Trading in Digital 100s is appropriate only for persons who: (a) understand and are willing to assume the economic, legal and other risks involved in such transactions; and (b) are financially able to withstand losses of their entire investment funds.

If you are in any doubt as to whether Digital 100s trading is appropriate and suitable for you, please seek independent advice from a financial consulting professional. IG does not provide such advice.

It is your responsibility, taking into account your personal circumstances and financial resources, to take particular care and make careful considerations independently, prior to trading in Digital 100s with IG.

## LEGAL & REGULATORY STATUS OF DIGITAL 100s

Digital 100s are investments which are regulated by the Monetary Authority of Singapore ("MAS"). Where the underlying asset of the Digital 100 does not fall under the regulatory ambit of the Securities and Futures Act (Cap. 289) ("SFA"), they remain unregulated. Currently IG's Digital 100s offered on commodities are not regulated under the SFA. Where they remain unregulated, the Customer should be aware they may not have the full protection offered by the SFA. However IG's business conduct obligations under the prevailing laws remain.

You are trading against IG who act as both the principal issuer of the Digital 100s and the sole counterparty to all your trades in Digital 100s.

You are advised that the Digital 100s offered by IG are not traded under the rules of any recognized, designated or regulated exchange and are known as over-the-counter derivatives. Consequently, engaging in Digital 100s trading may expose you to substantially greater risks than investments which are so traded.

## SETTLEMENT BASIS

IG's digital 100s may be **settled** against either of the following **reference price levels**:

- (i) The official underlying prices of the instrument as provided independently by the issuer or the exchange which is referenced from Bloomberg

**OR**

- (ii) IG's prices of the referenced IG instrument indicated for the Digital 100.

IG's Digital 100s settlement reference price levels are based on various **referencing methods**; upon the expiry of the Digital 100. Refer to <https://www.ig.com/sg/digital-100s-cfd-details> and the Contract Details for specifics.

## DETERMINATION AND DISCLOSURE OF UNDERLYING PRICES OF DIGITAL 100S

- (i) It is noted that IG's prices in relation to Digital 100s trading are set by IG and may be different from prices reported elsewhere. IG's trading prices are the ones at which IG is willing to sell Digital 100 to its Customers at the point of sale. As such, they may not directly correspond to real time market levels at the point in time at which the sale of Digital 100 occurs.
- (ii) IG makes efforts that the quoted prices of each underlying asset that a Digital 100 refers to will be reasonably related to the actual prices of such asset available in the market. IG makes no warranty, expressed or implied, that the quoted prices represent prevailing market prices.
- (iii) IG may not be able to display the prices of underlying assets where such disclosure will result in violation or infringement of third party patent or copyrights. Where IG is unable to display the prices of the underlying referenced asset of the Digital 100, you are expected to seek your own independent external pricing source.
- (iv) IG may have access to information that is not available to you, may have acquired trading positions at prices that are not available to you, and may have interests different from your interests. IG does not undertake any obligation to provide you with market or other information we possess, nor to alter or refrain from our own trading.
- (v) Information of the previous performance of any underlying asset does not guarantee its current and/or future performance. The use of historical data does not constitute a binding or safe forecast as to the corresponding future performance of the underlying asset to which the Digital 100s refer.

## PRIVACY NOTICE

As part of our day-to-day business we need to collect personal information from our customers and potential customers to ensure that we can meet their needs for a range of financial services and provide them with information about our services.

Your privacy is important to us and it is our policy to respect the confidentiality of information and the privacy of individuals. You should read this privacy notice carefully as it contains important information about how we manage your personal information supplied to us by you or a third party in connection with our provision of services to you or which we collect from your use of our services and/or our app(s) or website(s). It also details your rights in respect of our processing of your personal information. Such information may be considered to be 'personal data' protected under the Personal Data Protection Act 2012 (the 'PDPA' or 'Act').

Any reference to 'us', 'our', 'we' or 'IG' in this privacy notice is a reference to IG Asia Pte Ltd as the context requires, unless otherwise stated.

Similarly, any reference to 'you', 'your', 'yours' or 'yourself' in this privacy notice is a reference to any of our customers and potential customers as the context requires, unless otherwise stated.

### UPDATES TO THE PRIVACY NOTICE

Our Privacy Notice will be reviewed from time to time to take account of amendments to the Act, any other applicable new laws and technology, changes to our operations and practices and to make sure it remains appropriate to the changing environment.

If we change our Privacy Notice, we will post the changes on our website, so that you are aware of the information we collect and how we use it. Changes to our Privacy Notice shall apply from the time that we post the same on this website. Your continued business relationship with us or use of our website will be taken as acceptance of the updated Privacy Notice, but we will seek your fresh consent before we collect more personal data from you or we wish to use or disclose your personal data for new purposes.

Any personal data we hold will be governed by the most current Privacy Notice.

### CONTACT US

If you have any comments or questions about this Privacy Notice, please contact us in writing at the address below referencing 'Privacy Notice':

**Attention of:** Data Protection Officer  
**Phone:** +65 6390 5118  
**E-mail:** helpdesk@ig.com.sg  
**Mail:** IG Asia Pte Ltd, 9 Battery Road, #01-02,  
MYP Centre, Singapore 049910

### PURPOSE OF COLLECTION OF PERSONAL DATA

As a customer of IG, we will need you to provide us with information about yourself and/or relating to any of your account(s). Your information may also be collected or compiled in the ordinary course of the relationship between us.

### TYPES OF PERSONAL DATA

Because of the nature of the products and services provided and pursuant to applicable Singapore laws and regulations, we ask for and collect a range of personal data from actual or potential customers.

Generally, we collect personal data that is linked to an individual. For example, an individual's name, identification number, residential address, date of birth, gender, location data, nationality, phone number and email address, income and wealth details, savings and net-worth, education, employment, tax and financial statements, account balances and trading experience and performance.

This is not an exhaustive list and we may collect other types of personal data from you.

Apart from personal data, we may collect other types of information which is not linked to an individual and which is anonymous. For example, the number of website visitors and the number of website users using a particular service. In this way, we hope to improve our customer services.

We obtain most of the data directly from our customers through application or other forms, and from maintaining records of data provided in the course of ongoing customer service or visits to our websites (including www.dailyfx.com) or our apps or through the use of cookies on our websites and/or apps, in particular by recording which pages you look at on our website(s). We may also obtain data from other sources.

We may ask for other data voluntarily from time to time (for example, through market research, surveys or special offers) to enable us to improve our service or consider the wider needs of our customers or potential customers.

We also keep records of your trading behaviour, including a record of:

- products you trade with us and their performance;
- products we trade on your behalf and their performance;
- historical data about the trades and investments you have made including the amount invested; and
- your preference for certain types of products and services.

We may record any communications, electronic, by telephone, in person or otherwise, that we have with you in relation to the services we provide to you and our relationship with you. These recordings will be our sole property and will constitute evidence of the communications between us. Such telephone conversations may be recorded without the use of a warning tone or any other further notice.

Further, if you visit any of our offices or premises, we may have CCTV, which will record your image.

## USE, DISCLOSURE AND/OR PROCESSING OF PERSONAL DATA

We may use, disclose and/or process your personal data for any of the following purposes:

- account opening, and operations relating to your account including closing your account;
- providing services and facilities to you from time to time including for the effective execution of any of your transactions;
- administration and/or managing the relationship between us and/or your account;
- introducing brokers with whom we have a mutual relationship;
- conducting credit checks;
- carrying out due diligence or other screening activities (including identity, reference and background checks) in accordance with legal or regulatory obligations or our internal risk management procedures (including but not limited to those designed to combat financial crime, 'know-your-customer', anti-money laundering, counter-terrorist financing or anti-bribery) that may be required by law or that may have been put in place by us;
- enhancing our customer service or developing new services and / or products from time to time;
- processing any applications or requests for new services and / or products made by you;
- training our employees;
- delivering online or e-mail advertising and commercial messages that may be of interest to you under any direct marketing activities undertaken by us;
- risk management, capital management, financial accounting and management reporting purposes;
- enforcing our legal and/or contractual rights against you including but not limited to legal advisers and debt collection agencies;
- where we are required to disclose your personal data by law or when we deem reasonably necessary in order to prevent financial crime or to give effect to the laws governing the relationship between us and/or your account; and
- to relevant local or foreign regulatory authorities, government agencies, statutory boards, supervisory bodies, dispute resolution centres or revenue authorities, including but not limited to the Monetary Authority of Singapore, the Financial Industry Disputes Resolution Centre Ltd, the UK Financial Conduct Authority, any relevant securities or futures exchanges, clearing houses, trade repositories, self-regulatory organizations, alternative trading systems or multilateral trading systems.

We will not use, disclose and/or process your personal data for purposes which are not stated above. Should we wish to use, disclose and/or process your personal data for a new purpose, we will notify you and seek your prior consent.

Where necessary, we may disclose your personal data to third party service providers and agents (including lawyers/law firms), who may be either within or outside of Singapore for any of the purposes listed above only. We will not disclose your personal data for purposes for which we have not obtained consent.

Generally, we require that organisations outside the IG Group of companies who handle or obtain personal data as third party service providers and agents to acknowledge the confidentiality of the personal data, undertake to respect an individual's right to privacy and comply with the Act and this Privacy Notice.

## TRANSFER OF PERSONAL DATA OVERSEAS

In certain circumstances, we may need to transfer your personal data outside of Singapore. Any such transfer of your personal data outside of Singapore will be carried out in accordance with the PDPA.

You acknowledge and consent to the transfer of your personal data to other companies within IG Group (for information on IG Group, visit our website at [www.iggroup.com](http://www.iggroup.com)) as well as third party service providers and agents (including lawyers/law firms) outside of Singapore for one or more of the purposes described above.

You are entitled to request details of such transfer from us at any time.

## CONSENT

Generally, when we request for personal data in the course of providing you a service and/or product and you provide us with such personal data, there is implied consent that you agree to provide us with personal data in order for us to provide you with the requested service and/or product.

In some circumstances and as required by applicable laws, we will seek your express consent when collecting your personal data. For example, where there are new purposes for the use of your personal data, we will seek your fresh consent.

If you do not consent to provide the requisite personal data that we need at the point of application or in the course of maintaining your account(s) with us, we may not be able to open account(s) for you or provide the specific service or product that you require. You are entitled to withdraw your consent for the collection of personal data by contacting us. However, this may affect our ability to maintain your account(s) with us.

## SITUATIONS NOT REQUIRING CONSENT

We will not sell, rent or otherwise disclose your personal data to any third party, without your consent except in the following circumstances:

- we may share non-personal, non-individual information in aggregate form with third parties for business purposes or we may tell our business partners the number of customers in certain demographic groups or who carried out certain transactions; and/or
- as permitted under the laws of Singapore.

## MARKETING OUR PRODUCTS AND SERVICES

We may use your personal data to let you know about our new products and services that we may launch or to provide information on promotions, events, campaigns or other opportunities in which you may be interested in. If you no longer wish to receive such marketing communications please contact us.

## ACCESS AND CORRECTION

Under the Act, you have the right to obtain a copy of any personal data which we hold about you and to advise us of any inaccuracy that requires a correction. In addition, you are entitled to know how your personal data has been used or disclosed in the past one year.

The Act does set out some exceptions to this. For instance, where the amount of effort and resources needed to provide access would be unreasonable or disproportionate to your interests or if we have satisfied ourselves on reasonable grounds that the correction should not be made.

## ACCESS AND CORRECTION (CONTINUED)

To make a request, you will need to complete an application form verifying your identity and specifying what data you require. We may charge a reasonable administrative fee for this service to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the personal data sought is extensive, we will advise the likely cost in advance and can help to refine your request if required.

We will acknowledge your request within 30-days and respond promptly to it. In exceptional circumstances, we reserve the right to deny you access to your personal data and may provide an explanation as required by applicable laws.

## MANAGEMENT OF PERSONAL DATA

We train our employees who handle personal data to respect the confidentiality of customer data and the privacy of individuals. We regard breaches of your privacy very seriously and will impose appropriate penalties, including dismissal.

## STORAGE AND RETENTION

Safeguarding the privacy of your personal data is important to us, whether you interact with us personally, by phone, by mail, over the internet or other electronic medium. We hold personal data in a combination of secure computer storage facilities and paper-based files and other records, and take steps to protect the personal data we hold from misuse, loss, unauthorised access, modification or disclosure.

We may need to maintain records containing personal data for a significant period of time, as long as it is necessary to fulfil the purpose for which it was collected, or as required or permitted by applicable laws. We shall cease to retain personal data, or remove the means by which the personal data can be associated with particular individuals, as soon as it is reasonable to assume that the purpose for which that personal data was collected is no longer being served by retention of the personal data and retention is no longer necessary for legal or business purposes. Destruction of records with personal data will be done in a secure manner.

## ACCURACY

In order to ensure that your personal data is current, complete and accurate, please update us by contacting us in person at our office or by phone or through mail or e-mail.

We endeavour to ensure that the personal data we hold is accurate and up-to date. We realise that certain data that we hold about individuals changes more frequently, for example residential address, phone number and email address, income, savings and net-worth, etc.

We can generally update your personal data over the telephone or at our discretion, will require relevant and reliable documents to verify the amendment(s) that you request.

## SECURITY SAFEGUARDS

We have put in place effective security procedures and technical and organisational measures to safeguard your personal data. We will use all reasonable efforts to safeguard your personal data. However, you should be aware that the use of the Internet is not entirely secure and for this reason we cannot guarantee the security or integrity of any personal data which is transferred from you or to you via the Internet.

## PREVAILING TERMS

In the event of inconsistency between the terms and conditions in our Margin Trading Customer Agreement and this Privacy Notice, the terms and conditions in our Margin Trading Customer Agreement shall prevail.

## GOVERNING LAW

Note that as we are a Singapore registered company, this Privacy Notice has been drafted solely in accordance with the laws of Singapore. We do not represent or warrant that this Privacy Notice complies with the privacy laws of any other jurisdiction and accordingly, you shall not construe this Privacy Notice as such.

## COOKIES ON IG SITES

### WHAT IS A COOKIE AND HOW DO WE USE COOKIES?

A cookie is a small pieces of text stored on your computer or device when you visit a website or an app.

We use cookies on our websites or our apps to provide you with a more relevant and effective experience, including presenting web pages according to your needs or preferences. For further information about cookies and how we use cookies, please refer to our website.

### LINKS TO THIRD PARTY WEBSITES

Our websites or our apps may have links to external third party websites. Please note, however, that third party websites are not covered by this privacy notice and those sites are not subject to our privacy standards and procedures. Please check with each third party as to their privacy practices and procedures.

For more information about the cookies on this site, please visit our [managing your cookies page](#).

## TECHNOLOGY IMPROVEMENTS

We are constantly striving to improve functionality on our website through technology changes. This may mean a change to the way in which personal data is collected or used. The impact of any technology changes which may affect your privacy will be notified in this Privacy Notice at the time of the change.

## DISCLAIMER

This website may have links to external third party websites. Please note that third party websites are not covered by our Privacy Notice. You are advised to read the privacy statement of each website that you visit, which collects personal data.

- (1) This agreement will govern all dealings between IG ('we', 'us' and 'our' as appropriate) and the applicant customer ('you', 'your', 'yours' and 'yourself' as appropriate) during the application process. Once you open an account with us, your dealings with us will be governed by the applicable customer agreement for that account type.
- (2) In return for us granting you access to the Electronic Trading Services, you agree to the following terms.
- (3) For the purposes of this policy, '**Electronic Trading Services**' means any electronic services (together with any related software or application) accessible by whatever means we grant you access to or make available to you either directly or through a third party service provider.
- (4) You will take all reasonable steps to ensure that no computer viruses, worms, software bombs or similar items are introduced into any computer hardware, software, applications, equipment or network facilities you use to access our Electronic Trading Services.
- (5) We and our licensors (as the case may be) will retain the intellectual property in all elements of the software and such software and databases contained within the Electronic Trading Services and you will not in any circumstances, obtain title or interest in such elements.
- (6) With respect to any market data or other information that we or any third party service provider provide to you in connection with your use of the Electronic Trading Services, (a) we and any such provider are not responsible or liable if any such data or information is inaccurate or incomplete in any respect; (b) we and any such provider are not responsible or liable for any actions that you take or do not take based on such data or information; (c) you will use such data or information solely in compliance with the applicable regulations and this policy; (d) such data or information is proprietary to us and any such provider and you will not retransmit, redistribute, publish, disclose or display in whole or in part such data or information to third parties except as required by applicable regulations or as agreed by us; (e) you will use such data or information solely in compliance with the Applicable Regulations; and (f) we may at our absolute discretion remove your access to market data at any time.
- (7) No one other than a party to this policy, their successors and permitted assignees shall have any right to enforce any of its terms.
- (8) This policy and all our dealings with you are in all respects governed by Singapore law, and the courts of Singapore will have non-exclusive jurisdiction to settle any disputes that may arise in relation thereto. Nothing in this term will prevent us from bringing proceedings against you in any other jurisdiction.



Once you have completed your details, please:

- Print this form
- Sign it
- Return it to us