



SWAP-FREE ACCOUNT TERMS & CONDITIONS

Last Updated: July 2025

1. Introduction

These Terms & Conditions govern the use of a Swap-Free Trading Account (also referred to as an Islamic Account) provided by the Company. Swap-Free Accounts are intended exclusively for clients whose religious beliefs prohibit the payment or receipt of interest.

By maintaining a Swap-Free Account, you acknowledge that you have read, understood, and agreed to be bound by these Terms & Conditions.

2. Eligibility

Swap-Free status shall be automatically applied to all trading accounts of the Company's clients. All clients are eligible for Swap-Free accounts without the need for special approval or discretionary review by the Company.

The Company reserves the right to request supporting documentation and may decline or revoke Swap-Free status at its sole discretion, without providing a reason.

Social Trading / Copy Trading services are not eligible for Swap-Free status. Clients participating in these programs will be subject to applicable swap charges in line with the Company's standard trading conditions.

3. Nature of the Swap-Free Account

Swap-Free Account is exempt from overnight swap or rollover interest charges. All other trading fees, spreads, commissions, and margin requirements apply as normal.

The Company will apply only swap fees after the swap free period.

4. Client Obligations

Clients agree:

- To use the Swap-Free Account in good faith.
- Not to abuse the Swap-Free status through trading strategies such as carry trades, arbitrage, or hedging/mirroring across multiple accounts;
- Not to allow third parties to operate the account;
- To notify the Company immediately if their status or usage purpose changes.

YWO (CM) Ltd, incorporated under the laws of Fomboni, Island of Moheli, Union of the Comoros, with incorporation number HT00225012, and having its registered office at P.B. 1257, Bonovo Road, Fomboni, Comoros (KM), operates under the brand name YWO. The company holds an International Brokerage and Clearing House License (License No. BFX2025026).

5. Monitoring and Review

The Company continuously monitors Swap-Free Accounts to ensure compliance. In cases of suspected abuse or breach of these Terms, the Company may:

- Remove Swap-Free status with immediate effect;
- Apply swap charges retroactively;
- Cancel profits or bonuses obtained through misuse;
- Suspend or permanently close the trading account.

Clients waive the right to dispute the Company's decisions regarding Swap-Free status, revocation, and retroactive adjustments.

6. Revocation

The Company reserves the right to revoke the Swap-Free status at any time, without notice, if:

- The client engages in trading behavior inconsistent with religious intent;
- The client breaches any provision of these Terms or the general Client Agreement;
- The account is used for speculative advantage or non-compliant strategies.

7. Limitation of Liability

The Company shall not be held liable for any losses, lost profits, or damages arising from the revocation of Swap-Free status, application of swap charges, or closure of accounts due to breach of these Terms.

8. Amendments

These Terms & Conditions may be amended at the sole discretion of the Company. Continued use of the Swap-Free Account after any amendment constitutes acceptance of the updated Terms.

9. Governing Documents

These Terms form part of and must be read together with:

- The Client Agreement
- The Swap-Free Account Policy
- The Company's General Terms and Conditions
- Any other applicable legal documents and regulatory disclosures

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10. Contact

For any questions please contact:

Email: support@ywo.com

Website: <https://ywo.com/>

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APPENDIX A: ELIGIBLE INSTRUMENTS

This table is indicative. The Company reserves the right to amend or expand the list at any time with notice to clients. Positions opened in the below instruments will have no swap applied for the first 30 calendar days:

INSTRUMENT TYPE	INSTRUMENTS
Forex Pairs	AUDUSD, EURUSD, GBPUSD, NZDUSD, USDCAD, USDCHF, USDJPY, AUDNZD, EURCHF, GBPJPY, AUDCHF, AUDJPY, EURAUD, EURCAD, EURGBP, EURJPY, EURNZD, GBPCHF, GBPNZD, NZDJPY, NZDCAD
Commodities	XAUUSD, WTI
Cryptocurrencies	BTCUSD

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