



Product Disclosure Statement

TabTrade (TabTrade Ltd.)

Date: 23 January 2026
Company: TabTrade (TabTrade Ltd.)
IBC: 2025-00919
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Trading CFDs and margin foreign exchange involves a high degree of risk and is not suitable for all investors. Leveraged trading carries the possibility of losses that may exceed your initial investment. You should carefully consider your investment objectives, level of experience, and risk appetite before engaging in trading. You do not own or have rights in the underlying assets. Past performance is not a reliable indicator of future results, and tax laws are subject to change. All information provided on this website is general in nature and does not take into account your personal circumstances. We strongly recommend that you seek independent advice if necessary, and read our legal documents carefully before trading with us.

1. Introduction

1.1 This Product Disclosure Statement (“PDS”) issued by TabTrade Ltd. (company number: 2025-00919), a company registered in Saint Lucia and regulated by the Financial Services Regulatory Authority (FSRA) (“TabTrade”, “we”, “our”, or “us”).

1.2 This PDS explains key information about the Margin FX and CFD products that we issue. It is designed to help you assess whether these products meet your investment objectives, financial situation, and needs. The information in this PDS is general in nature. It does not consider your personal objectives, financial circumstances, or needs.

1.3 Margin FX and CFDs are complex, high-risk financial products and may not be appropriate for all investors - such as pension and retirement funds, or inexperienced traders. You should carefully assess whether trading these products is suitable for you and seek independent professional advice if required. Before deciding to use our products and services, you should read and understand this PDS, Terms and Conditions, Financial Services Guide (FSG) and any other legal documents displayed on our website.

1.4 We are authorised in Saint Lucia to provide financial services relating to Margin FX and CFD products. While our license is issued locally, we adopt compliance practices consistent with the expectations of Tier 1 regulators. This includes robust Anti-Money Laundering (AML), Counter-Terrorism Financing (CTF), Know Your Customer (KYC), and other due diligence obligations. This PDS and the

products described in it are not intended for distribution in jurisdictions where such distribution would be contrary to local law. If you reside outside Saint Lucia, you are responsible for ensuring that access to our products and services is permitted under your local regulations.

1.5 Our registered office details are:

TabTrade Ltd.

Address:

Ground Floor, The Sotheby Building
Rodney Village, Rodney Bay
Gros-Islet LC01 401, Saint Lucia

Email: support@tabtrade.com

Phone: +44 12 7421 4890

Website: www.tabtrade.com

1.6 The information in this PDS is current as of the date specified on the cover page. We may update or replace this PDS as a result of certain changes, and if we believe these changes are important to you, we will notify you in writing.

2. Definitions

In this document, the following terms shall have the meanings set forth below, unless the context requires otherwise or unless otherwise specified:

“Account” means all of your Trading Accounts with TabTrade, including your Wallet, any linked Trading Accounts or sub-accounts, and any records of Contracts, transactions, deposits, withdrawals and balances.

“Base Currency” means the first currency quoted in a currency pair for a Margin FX Contract, against which the value of the second (Quote) currency is quoted.

“CFD” or “Contract for Difference” means an Over-the-Counter derivative contract offered by TabTrade that allows you to speculate on the change in value of an Underlying Asset without owning the asset itself.

“Client Money” means money deposited by you or on your behalf with TabTrade for the purposes of trading, which is held in accordance with applicable client money rules in Saint Lucia.

“Confirmation” means any written or electronic confirmation of a trade, Contract, or transaction issued by TabTrade.

“Contract” means an OTC derivative contract entered into between you and TabTrade, including Margin FX and CFDs.

“Contract Rollover” means the automatic extension of a CFD Contract that references an expiring underlying futures contract, resulting in an adjustment to reflect price differences.

“Corporate Action” means an event affecting the value, structure, quantity, or ownership of an Underlying Asset, including, but not limited to, dividends, stock splits, reverse splits, spinoffs, consolidations, rights issues, or takeovers.

“Edge Account” means our Trading Account type with commission-based fees for trading Margin FX and metals products, with fees for other products varying.

“Equity” means the net value of your Trading Account, calculated as Trading Account Balance plus or minus any credit balances and unrealised profits or losses on open Positions.

“FSRA” means the Financial Services Regulatory Authority of Saint Lucia, which is the financial services regulator responsible for licensing and supervision of TabTrade.

“Governing Laws” means all laws, regulations, rules, directives, and regulatory guidance applicable to you or TabTrade under any agreements, including those of Saint Lucia and any other relevant jurisdiction.

“Initial Margin” means the minimum funds you are required to deposit into your Trading Account to open a Contract, which will be held against that Contract once opened, as determined by TabTrade from time to time.

“Leverage” means the ratio of exposure to required Margin of a Contract, where the required Margin may be less than the value of the exposure.

“Leveraged” means that a Contract is offered with Leverage available, allowing you to control a larger Position with a smaller amount of money.

“Liquidity Provider” means a third-party institution or counterparty from which TabTrade obtains pricing and hedging services.

“Maintenance Margin” means additional funds you are required to deposit into your Trading Account to maintain open Contracts, taking into account realised and unrealised Profits and Losses.

“Margin” means the amount of money required to open and maintain a Contract, including both Initial Margin and Maintenance Margin.

“Margin Call” means a demand from TabTrade requiring you to deposit additional funds into your Trading Account to meet Margin requirements.

“Margin FX” means an Over-the-Counter derivative contract offered by TabTrade, where the Underlying Asset is a currency or currencies.

“OTC” or “Over-the-Counter” means products that are traded directly with TabTrade rather than through a regulated exchange.

“Platform” means any electronic system made available by TabTrade for placing orders, managing Trading Accounts, and accessing market data, including MetaTrader 5 and any other platforms introduced in the future.

“Position” means a Contract you hold that is open and has not been closed or terminated in accordance with the Agreement.

“Profits and Losses” means a gain or loss realised on a Contract when it is closed, or an unrealised gain or loss on an open Position.

“Quote Currency” means the second currency quoted in a currency pair for a Margin FX Contract, against which the value of the first (Base) currency is quoted.

“Rollover Time” means 5pm New York time.

“Server Time” means the official time zone setting of TabTrade’s trading servers, which may differ from your local time zone.

“Secure Account Portal” means the customer portal we offer on our website which allows you to manage your Trading Accounts, deposits and withdrawals, and other details related to your Account with us.

“Spread” means the difference between the bid and ask price of a product, which represents a cost of trading to you.

“Standard Account” means our Trading Account type with Spread-based fees for trading Margin FX and metals products, with fees for other products varying.

“Stop Out” means the automatic closure of some or all of your open Positions when Trading Account equity falls below a specified percentage of Margin required.

“Swap” means the financing cost or credit applied to a Position that is held through Rollover Time, reflecting interest rate differentials and Liquidity Provider charges.

“Swap-free Account” means a Trading Account that does not feature Swaps, but which may charge Swap-free Service Fees for Positions that are held open for each Swap-free Service Fee Interval.

“Swap-free Service Fee” means a fee charged on Swap-free Accounts in place of usual Swap charges or benefits, as described in Section 6 of this PDS.

“Swap-free Service Fee Interval” means the period of time between each application of a Swap-free Service Fee to a Swap-free Account.

“TabTrade+” means a subscription service we offer at our discretion, which provides

additional services and products for a fee, or if certain criteria are met.

“TabTrade Wallet” or “Wallet” means a multi-currency digital wallet that serves as the central account for your deposits, withdrawals, and transfers for your Account at TabTrade.

“Trading Account” means any individual trading account you hold with TabTrade on one of our Platforms.

“Trading Account Balance” means the funds in your Trading Account, including realised Profits and Losses, deposits, withdrawals, and charges, but excluding the value of open Positions.

“Underlying Asset” means the financial instrument or market on which a Contract is based, such as a currency, index, commodity, share, bond or cryptocurrency.

“VIP Account” means our Trading Account type with discounted trading conditions and other benefits, which is only available based on certain criteria being met and at the discretion of TabTrade.

3. About Our Products

CFDs and Margin FX

3.1 TabTrade offers Margin Foreign Exchange (FX) Contracts and Contracts for Difference (CFDs). These are Leveraged derivative instruments that allow you to speculate on the price movements of Underlying Assets, including currencies, commodities, indices, shares, and cryptocurrencies, without owning the Underlying Asset itself.

3.2 When you trade a Margin FX Contract or CFD with TabTrade, you are entering into a contract with us based on the movement in price of the Underlying Asset. You do not gain ownership rights or entitlements such as dividends or voting. Profits and Losses are determined by the difference between the opening and closing value of the Position, adjusted for relevant costs.

3.3 Margin FX Contracts allow you to trade one currency against another. Each pair consists of a Base Currency and a Quote Currency.

For example, if EUR/USD is quoted at 1.12000, one Euro can be exchanged for 1.12 US Dollars. A trader who buys this Contract is speculating that the Euro will strengthen against the US Dollar, while a trader who sells expects it to weaken.

3.4 Prices quoted on our Platforms are sourced from institutional-grade Liquidity Providers and aggregated market data feeds. We aim to provide competitive Spreads that reflect prevailing market conditions. In volatile conditions, Spreads may widen and slippage can occur.

3.5 Our products are Leveraged up to a maximum of 1:1000, depending on your Trading Account type and regulatory requirements. This means a \$1 margin deposit can provide exposure of up to \$1000 in notional value. This Leverage amplifies both potential Profits and Losses.

Margin requirements differ depending on the asset traded, prevailing volatility, and the specific margin rules applied to your Trading Account. You must maintain sufficient Trading Account Equity at all times; if Margin levels fall below required

thresholds, Positions may be closed automatically to limit further losses.

3.6 If your Trading Account Equity falls below required Margin thresholds, we may liquidate your open Positions automatically to prevent further losses. The order of liquidation is determined by our systems and may not align with your preferences. Stop Out is designed to protect you from incurring losses greater than your Trading Account balance, but during extreme volatility, losses may still exceed equity.

3.7 Margin FX and CFD Contracts do not have fixed expiry dates. Positions remain open until you close them, they are liquidated under our margin rules, or for any other reason by us.

Some CFDs may be tied to underlying futures contracts, which do expire. When expiry occurs, your Position may be rolled forward into a new Contract reflecting the next contract month in the Underlying Asset, where:

- a. if the new Contract trades at a higher price, a debit is applied to long Positions and a credit to short Positions; and
- b. if the new Contract trades at a lower price, the reverse adjustment applies.

For example, you hold a long Position in a crude oil futures CFD at USD 80.00. At expiry, the next month trades at USD 81.00. A debit of USD 1.00 per unit is applied to your Trading Account.

3.8 All derivative contracts offered by TabTrade are cash-settled. When a Position is closed, the Profits or Losses

are reflected as a cash adjustment to your Trading Account balance.

3.9 Our products are available for trading during the market hours of the underlying instrument. Forex is generally available 24 hours a day, five days a week with a short blackout period after daily rollover, while CFDs on commodities, indices, and shares follow the hours of their respective exchanges and cryptocurrencies may be available for trading over the weekend. Trading hours may be affected by public holidays, maintenance windows, or unexpected market closures. Updated trading schedules are published on our website.

3.10 Positions held overnight may incur financing charges (commonly known as Swaps). These depend on factors such as the interest rate differentials in FX pairs or the carrying cost of commodities. In some cases, a credit may apply, though typically these adjustments reduce profitability over time.

3.11 Although our Platforms are generally available 24 hours per day, there may be periods where we do not quote prices or accept orders, particularly when the underlying exchange or market is closed. Public holidays may also impact market hours, and we may not accept orders or quote prices for any markets that we deem to be impacted. We may publish information about trading hours on our website, but it is your responsibility to check trading hours for any product you wish to trade.

Creating an Account

3.12 To trade with TabTrade, you must first complete relevant components of our

Account application process. This may include providing personal details, financial information, and documentation to satisfy our KYC and AML obligations. Accounts are only approved once verification is complete and some functionality may be limited until full KYC and AML processes have been completed. We reserve the right to decline applications at our discretion if information provided is incomplete, inaccurate, or does not satisfy our compliance standards.

3.13 We offer different Trading Account types designed for different levels of trading experience and funding. These include the Standard Account and Edge Account. Each Trading Account type differs in minimum deposit, Spreads, commissions, and execution features, as outlined in our Trading Account comparison materials. You should carefully review these details before selecting a Trading Account type.

3.14 TabTrade currently supports the MetaTrader 5 (MT5) trading Platform. MT5 provides access to forex, indices, commodities, cryptocurrencies, and share CFDs. Other Platforms, such as cTrader or TradingView, may be introduced in the future. Trading Platforms are available for desktop, web browser, and mobile devices. It is your responsibility to ensure that your chosen Platform is compatible with your device and internet connection.

3.15 We provide free demo Trading Accounts to allow traders to familiarise themselves with our Platforms and test strategies in a risk-free environment. Demo Trading Accounts replicate live market conditions but use virtual funds. Performance achieved on demo Trading

Accounts does not guarantee the same results on live Trading Accounts. We reserve the right to limit or close demo Trading Accounts at our discretion, particularly in cases of inactivity or hyperactivity.

Funding Your Account

3.16 All deposits and withdrawals are processed through the TabTrade Wallet. From your Wallet, you can allocate funds to your Trading Accounts, pay for subscriptions such as TabTrade+, or receive rebates, bonuses, and referral rewards. The Wallet is not an interest-bearing account and should not be used as a substitute for a traditional bank account.

3.17 You can fund your TabTrade Wallet using supported payment methods, which may include Visa, Mastercard, bank transfer, Skrill, Neteller, Google Pay, Apple Pay, and cryptocurrency deposits. Processing times vary depending on the method chosen. While we do not charge internal funding fees, third-party providers may impose their own charges. Funds deposited must come from an account in your name; we do not accept third-party payments.

3.18 Withdrawal requests must be made through the Secure Account Portal. For security, withdrawals can only be sent to an account in the same name as your TabTrade Account. Standard processing times are 1-3 business days, though this may vary based on the withdrawal method. TabTrade reserves the right to request additional verification before processing withdrawals. We do not process cash withdrawals.

3.19 TabTrade supports multiple base currencies depending on your region and Trading Account type. When trading instruments denominated in a different currency from your Trading Account balance, conversion rates apply. These rates are derived from market sources and may include a small Spread. Currency fluctuations can affect the overall profitability or loss of your trades.

3.20 Clients have funding restrictions on their Account before completing additional KYC requirements. Full verification is mandatory prior to withdrawals and may be required earlier based on trading activity or regulatory obligations. We reserve the right to place temporary restrictions on funding and trading until KYC is satisfied.

3.21 We do not pay interest on balances held in your Trading Account or TabTrade Wallet. Client funds are maintained in segregated accounts in accordance with FSRA requirements, but do not accrue interest to clients. These funds are not used for operational expenses. In the event of insolvency, segregation provides a level of protection, but does not guarantee full recovery of all funds.

4. Benefits of Trading Margin FX Contracts and CFDs

Leverage and Market Exposure

4.1 Margin FX Contracts and CFDs enable you to gain substantial market exposure with a relatively small initial outlay. By depositing only a portion of the total Contract value as Margin, you can take

larger Positions than would otherwise be possible in the underlying markets. This Leverage increases potential returns, but also increases the risk of losses.

Ability to Trade Rising and Falling Markets

4.2 Unlike traditional investments where profits are typically only made in rising markets, CFDs allow you to trade in both directions. You may open long Positions to benefit from rising prices, or short Positions to profit from falling prices. This dual capability provides greater flexibility in different market conditions.

Wide Range of Markets

4.3 TabTrade provides access to a wide range of asset classes including:

- a. Indices in regions such as the United States, Germany, and Australia;
- b. Commodities including oil, natural gas, and agricultural products;
- c. Metals such as gold and silver;
- d. Shares of leading international companies; and
- e. Cryptocurrencies such as Bitcoin and Ethereum.

For example, trading a CFD on Apple stock allows you to speculate on the price movements of the underlying Apple shares without taking ownership of the actual shares.

This breadth of instruments enables diversification of trading strategies and the ability to pursue opportunities across multiple asset classes through one Trading Account.

Liquidity and Pricing

4.4 Margin FX Contracts and CFDs offered by TabTrade are priced using liquidity derived from leading institutional providers and global market data sources. This helps ensure competitive Spreads and tight pricing, even during periods of heightened volatility.

No Ownership of Underlying Assets

4.5 Trading CFDs allows you to participate in price movements without owning the underlying securities or commodities. This means you avoid traditional costs such as custody fees or physical settlement obligations, while still maintaining exposure to market performance.

Accessibility and Flexibility

4.6 With Contracts available across a wide range of notional values, our products are designed to be accessible to both new traders and experienced investors. Positions can be opened and closed at any time during market hours, providing flexibility to react quickly to changing conditions.

Hedging Opportunities

4.7 CFDs can also be used as a hedging tool. For example, an investor holding a share portfolio may open short CFD Positions to offset potential losses during a market downturn. This ability to hedge exposure makes CFDs a useful risk management instrument for some traders.

5. Risks of Trading Margin FX Contracts and CFDs

Market Volatility

5.1 The value of Margin FX Contracts and CFDs is directly influenced by fluctuations in the prices of Underlying Assets such as currencies, commodities, indices or shares. These prices may be affected by factors including interest rate changes, government policy, Corporate Actions, or broader economic and political events. Such influences are often unpredictable and can result in rapid price changes that may significantly impact your Positions. Even hedged Positions carry risk, as you may still incur losses due to financing costs, exchange rate fluctuations or widening Spreads.

Such volatility makes price movements difficult to forecast and may create a Margin shortfall, requiring additional funds at short notice. In extreme conditions Spreads may widen, prices may gap or liquidity may reduce, resulting in orders being filled at less favourable prices than expected or being rejected altogether.

Leverage

5.2 Margin FX Contracts and CFDs are Leveraged products, meaning a relatively small deposit can control a much larger market exposure. While this allows for potentially significant gains, it also means even minor price movements can result in substantial losses. For example, trading with Leverage of 10:1 magnifies both Profits and Losses tenfold, so a market movement of less than one percent may materially impact your Trading Account. Without careful management you may lose more than the amount you initially deposited, and additional funds may be required at short notice to maintain open Positions.

Margin Requirements

5.3 You must always maintain adequate Margin within your Trading Account for any open Contracts. Failure to do so may result in Stop Out of your Contracts, or similar actions taken by us. Margin requirements are subject to change on little notice, and it is your responsibility to keep up to date with any changes as well as the Margin position of your Trading Accounts.

Counterparty Risk

5.4 When you trade with TabTrade we are the issuer of the Contracts and the counterparty to your transactions. This means you are exposed to the risk of our ability to meet our obligations to you. We take our compliance and financial resource obligations seriously, and we maintain policies and processes to manage risks including Liquidity Provider arrangements, capital adequacy, conflicts of interest and Client Money handling. Nonetheless, as with all OTC derivatives, there remains a level of counterparty risk inherent in every trade.

System Issues

5.5 Trading with TabTrade takes place on online platforms and over the internet - environments that cannot be guaranteed to operate without disruption. Technical issues with servers, networks or your own internet connection may result in delays, order rejections or delays where execution is not immediately confirmed. External events such as outages or cyber incidents could also affect your ability to trade or manage open Positions. While we take reasonable measures to maintain system resilience, you accept the risk that

operational or technological failures may result in financial loss.

5.6 Trading through third-party or automated systems, such as expert advisors, copy trading or third-party algorithms, introduces additional risks. TabTrade has no control over the logic or coding used in these systems and cannot guarantee their performance. Faults in strategy design, market conditions outside of testing parameters, or excessive order flow may result in significant losses. We reserve the right to restrict or suspend automated strategies where necessary to maintain system stability, which may include temporarily disabling access to your Trading Account. You should ensure any automated tools you use are from reputable providers and fully understand the risks of deploying them in live markets.

Price Gaps

5.7 Price gaps can occur when a market re-opens at a different price to the prior close price, or when the market moves quickly and prices do not move in small, continuous increments but rather in large changes between each quote. If the price of a Contract gaps then you may not be able to enter or exit a Contract at the price you expect.

Slippage

5.8 Orders may not always be filled at the exact price requested. In fast-moving or illiquid markets, slippage can occur, meaning that trades are executed at the next available price, which may be less favourable than expected. This risk is most common during periods of high volatility or when markets gap after major

news events. Execution also depends on available liquidity at each price level, and in some cases an order may be partially filled or rejected.

Trade Rejections

5.9 Orders may be rejected if they do not meet Platform or market requirements. Common reasons include insufficient margin, order size exceeding limits, or trading outside of permitted hours. If an order is rejected, a message will appear on your trading Platform indicating the reason.

Client Money

5.10 Funds you deposit with TabTrade are held in accordance with applicable Client Money rules under the laws of Saint Lucia. Client Money is maintained in segregated accounts but may be pooled with funds from other clients. While safeguards are in place, segregation does not eliminate all risks. If there were to be a shortfall in the trust accounts or an insolvency event, you may not receive the full amount you have deposited. Interest or earnings derived from client funds accrue to TabTrade and not to clients.

Regulations

5.11 Changes to financial services laws, government policy, taxation or other regulatory requirements in Saint Lucia or in foreign jurisdictions may affect your trading activities. Such changes can be sudden and may impact product availability, margin requirements, or the way Contracts are priced and executed.

Currency Fluctuations

5.12 If you hold a Trading Account in one currency and trade Contracts denominated in another, movements in exchange rates will impact your profit or loss. Even if the value of the underlying Contract remains stable, changes in the conversion rate between the Trading Account currency and the Contract currency can create additional gains or losses. This risk applies to all trades involving currencies different from your base Trading Account denomination and should be considered carefully when assessing overall exposure.

Our Discretion

5.13 We may exercise our discretion to apply certain rights under our Terms and Conditions which may impact you negatively, such as refusing to accept your orders, closing your Contracts, voiding or adjusting Contracts and implementing different Margin requirements or Position limits. Such rights are exercised at our sole discretion.

6. Fees and Costs

Overview

6.1 Trading Margin FX Contracts and CFDs with TabTrade involves a number of fees and costs. These may include Spreads, commissions, Swaps, Contract Rollover fees, and Swap-free Service Fees where applicable. It is important that you understand how these fees are applied, as they directly impact your trading outcomes. Detailed information on applicable charges is provided in this section, and you should also refer to our website and Terms and Conditions for further detail.

Commissions

6.2 In addition to Spreads, certain Trading Account types may incur commissions. Commissions are charged either per lot traded or per notional volume traded depending on the Platform, Trading Account type, and Trading Account currency.

For example, if the commission rate is USD 3.50 per side (USD 7.00 per round turn) and you open a Position of 10 lots in EURUSD, the commission on opening the trade is USD 35.00 (USD 3.50 × 10 lots). Closing the trade will incur a further USD 35.00, making the total round-turn commission USD 70.00.

Spreads

6.3 A Spread is the difference between the bid and the ask price quoted for a product. This cost is built into the price you trade at and is incurred each time you open or close a Position. Spreads vary depending on the product, market conditions, and Trading Account type. Spreads are quoted in the instrument's currency and converted into your Trading Account currency for settlement.

For example, if you open a 1 lot Position on US500. The quoted bid is 6792.00 and the ask is 6792.80, giving a Spread of 0.8. Each full index point in a lot of US500 is worth USD 1. This means the cost of entering and exiting this trade is USD 0.8 (0.8 USD × 1 unit). If your Trading Account currency is GBP, this cost is converted into GBP at the prevailing exchange rate.

Margin

6.4 The Margin amount required to open or hold open a Contract depends on the instrument traded, the Contract size and the Leverage applied. Margin requirements are dynamic and may change during volatile market conditions. You must ensure sufficient funds are in your Trading Account at all times to maintain your Positions.

For example, if you open a 1 lot Position on XAUUSD at a price of 4,000.00 with Leverage of 50:1. The notional trade value is USD 400,000 (USD 4,000 × 100 ounces of XAU). The margin required is USD 8,000 (USD 400,000 ÷ 50). If your Trading Account currency is EUR, this Margin requirement is converted into EUR at the prevailing exchange rate.

Swaps

6.5 If you hold a Position over Rollover Time, you may incur or receive a financing cost known as a Swap. Swaps vary depending on the product, the size of your Position and prevailing interest or holding costs. Swaps may be positive (a benefit) or negative (a charge), and triple Swaps apply on certain days to account for settlement dates surrounding weekend trading breaks. Swap rates for any product you trade can be found within the Platform.

For example, if you hold 1 lot long (a notional volume of EUR 100,000) of EURCAD through Rollover Time, the value of 1 point for a standard lot on this product is 1 CAD, and the long swap rate is -4.9 points. The daily Swap charged is CAD -4.9 (-4.9 points × 1 CAD). Once converted into your Trading Account currency at prevailing exchange rates, this amount is applied either to the open

Position, or deducted from the account balance, depending on the Platform used.

Swap-free Service Fees

6.6 For Swap-free Accounts, the usual Swap charges and benefits do not apply. Instead, a Swap-free Service Fee may be charged for Positions held beyond a defined period. The amount of the fee varies depending on the instrument, Position size and duration. This fee is charged at regular intervals until the Position is closed. These fees are subject to change over time, and up to date details can be found on our website.

Corporate Actions

6.7 When an underlying share or equity index constituent goes ex-dividend, an adjustment is made to reflect this in your CFD Position or Trading Account. Long Positions are credited with a dividend adjustment and short Positions are debited.

For example, a stock in the US30 index goes ex-dividend, reducing the value of the index by 2 points. If you hold 1 lot long on US30, your Trading Account is credited USD 2 (2 points × USD 1 per index point). If you are short, your Trading Account is debited USD 2.

For equity CFDs, events in the Underlying Asset such as stock splits, reverse splits, rights issues and spinoffs may require adjustments. TabTrade passes on adjustments to reflect these events where applicable. Any such corporate action may be either reflected in cash, or replicated as an adjustment to your open Positions, at TabTrade's sole discretion. It is your responsibility to re-enter any working

orders that are cancelled as a result of such actions.

Contract Rollovers

6.8 Some CFDs are priced with reference to underlying futures contracts which expire at set dates. When a Contract nears expiry, TabTrade will roll the Position to the next available Contract. A debit or credit adjustment will be applied to your Trading Account to reflect the difference between the two prices, plus or minus transaction costs.

For example, you are long 0.2 lots (200 barrels) in a crude oil futures Contract. The expiring Contract settles at USD 65.00 per barrel and the new front-month Contract is priced at USD 66.00. An adjustment of –USD 200 is applied to your Trading Account. (New contract price of 66.00 – expiring contract price of 65.00) × 1000 barrels per lot × 0.2 lots = –USD 200.

A similar adjustment may take place where the underlying pricing source for a product is changing, or we otherwise need to make an adjustment to the price or details of a Contract which would cause an advantageous or disadvantageous monetary impact to existing holders of a Position. In such a case, we may employ a Contract Rollover to adjust for this change.

7. Complaints and Dispute Resolution

Complaints Policy

7.1 Your feedback matters to us. If something isn't right, please let us know so we can work to resolve it.

TabTrade maintains a Complaints Policy document on our website that describes how we handle complaints in detail. This is the best place to find the full process we use when you have a complaint about our products or services. If you are unable to locate this document, please request a copy from our support team.

How to make a complaint

7.2 If you have a complaint about the financial services or products we have provided to you, please notify us of your complaint by phone, email or letter using the details below:

Email: support@tabtrade.com

Phone: +44 12 7421 4890

Mail: TabTrade Ltd.

Ground Floor, The Sotheby Building
Rodney Village, Rodney Bay
Gros-Islet LC01 401, Saint Lucia

7.3 Upon receiving your complaint, we will follow the internal dispute resolution process outlined in our Complaints Policy. We will provide a response to you within 45 calendar days, letting you know the outcome of your complaint.

7.4 If you are not satisfied with the outcome, you may escalate the complaint to the FSRA in Saint Lucia. The FSRA provides instructions on its website on how to lodge a complaint against a licensed financial services provider. Please note that the FSRA will normally only consider complaints once our internal process has been completed.

For more information, please refer to our Complaints Policy directly.

8. Tax Implications

8.1 Trading in our products may have tax consequences depending on your personal circumstances and the laws of the jurisdiction in which you are a resident for tax purposes. We do not provide tax advice and recommend that you obtain independent advice to understand how trading will affect your tax position before entering into Contracts with us.

9. Cooling Off

9.1 Our products are offered without a cooling-off period. Once you enter a Contract with us, you cannot return the product or request a refund of any amount you have paid.

10. How You Can Access Information About Our Products

10.1 Information about the products you can trade, such as Margin requirements, Swap rates, Trading Hours and contract specifications can be found in the Platform. The Platform is the primary source of information about any product.

10.2 We also publish information about fees and products on our website or send communications to you via other channels, though there is no guarantee that this will be current as of when you place a trade. Information about our products or fees may change over time.

10.3 You may receive electronic trade Confirmations, daily statements, and monthly summaries via email. These reports include open Positions, closed trades, margin levels, fees, and Trading Account balances. It is your responsibility to review these statements and notify us

of any discrepancies within two business days.

11. General Matters

Communications and Records

11.1 We will communicate with you primarily by email, electronic statements, and the Secure Account Portal. It is your responsibility to ensure that your contact details remain current. Important notices may also be posted on our website. We are not responsible for losses arising from undelivered messages due to incorrect or outdated information.

11.2 Our primary language of communication is English. All agreements, statements, and notices by us are provided in English. While support may be available in other languages, the English version will prevail in the event of any inconsistency or dispute.

11.3 We maintain detailed records of client Accounts, transactions, and communications as required by law. Records are stored securely and may be used to verify trading activity, resolve disputes, and comply with regulatory obligations. Clients may request access to their records, subject to privacy and legal restrictions as well as TabTrade's discretion.

Responsibilities

11.4 You are responsible for maintaining the confidentiality of your Account details, ensuring sufficient funds are available to meet margin requirements, and monitoring your open Positions.

11.5 You must keep your contact information up to date and notify us if there are any changes to your details.

11.6 If you reasonably suspect that there has been unauthorized activity on your account, you must contact us immediately to let us know.

Important Disclaimers and Rights

11.7 We are not liable for losses arising from market volatility, system outages, delays in execution, or other factors beyond our control. To the extent permitted by law, our liability is limited to resupplying the service or reimbursing fees charged for the affected service. This limitation does not exclude liability that cannot be excluded under Governing Laws.

11.8 We may suspend or modify our services in the event of extraordinary circumstances beyond our control, such as natural disasters, war, terrorism, or failures of communications or payment systems. During such events, we may be unable to process transactions, accept instructions, or meet normal service standards.

11.9 We reserve the right to suspend or terminate your Account at any time if we believe you have breached our Terms and Conditions, engaged in unlawful activity, or created unacceptable risk. You may close your Account by providing notice, provided all open Positions are closed and all obligations are satisfied.

11.10 This PDS, our Terms and Conditions, and your relationship with us are governed by the laws of Saint Lucia. Any disputes will be subject to the exclusive jurisdiction of the courts of Saint

Lucia, unless otherwise required by Governing Laws.

11.11 We are committed to safeguarding your personal information. When you open an Account, you will be asked to provide certain personal details, including documents which may be required under AML and CTF laws. This information will be collected, stored, and used in accordance with our Privacy Policy. Your personal data will only be used for legitimate business purposes, including the provision of financial services, compliance with legal obligations, and internal record-keeping.