



**Volity Trade Ltd.**

**Company Number 2024-00059**  
**Rodney Bay, Gros Islet, St. Lucia**

**TERMS & CONDITIONS OF ISLAMIC SWAP**  
**FREE ACCOUNT**

**AUGUST 2026**

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|  <b>Volity Trade Ltd</b><br><b>Company Number 2024-00059</b><br><b>Rodney Bay, Gros Islet, St. Lucia</b> | <b>TERMS &amp; CONDITIONS OF<br/>ISLAMIC SWAP FREE ACCOUNT</b> |
|                                                                                                                                                                                          | <b>AUGUST 2026</b>                                             |

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| Last Revision Date: | 19.08.2026 |
| Version:            | 2          |

Volity is a globally recognised trademark, held by Volity Trade Ltd. Volity Trade Ltd (hereinafter also called the “Company”) is registered in Rodney Bay, Gros Islet, St. Lucia with registration number 2024-00059. Other policies, to which the Client agrees upon once deciding to receive the investment service provided by Volity Trade Ltd., are available on our website: [www.volity.io](http://www.volity.io)

1. The Islamic (Swap-free) account (hereinafter Swap-free account) is provided by Volity Trade Ltd (hereinafter Volity, We, Us, Our as appropriate) whose registered office is at Rodney Bay, Gros Islet, St. Lucia and subject to the following terms and conditions (Terms And Conditions).
2. Terms and Conditions are a supplement to the existing client agreement and govern additional terms and conditions applicable to the Swap-free account. For the purpose of the agreement, definitions and expressions shall have the meaning assigned to them in the general terms of business of Volity.
3. A swap-free account designed for clients who want to trade without interest. We do not provide any warranty that the Swap-free accounts comply with the requirements of any faith or set of beliefs. The Company does not represent or warrant that the Swap-free account is compliant with Islamic Sharia law. The Company has not obtained a fatwa or certification from any recognized Sharia advisory body.



Clients seeking to trade in accordance with their religious beliefs should consult their own religious advisor before opening a Swap-free account.

4. Swap-Free accounts do not pay or earn swap or interest on any trades. Standard spreads, commissions and other standard terms of Volity accounts apply.

5. Volity may, at its discretion:

(a) update specific charges relating to Swap-free accounts on its website from time to time.

(b) apply, without prior notice, additional commission fees with respect to ex-dividend payments for CFDs on indices, single shares and ETFs for trades carried during ex-dividend days.

6. Swap-free accounts are to be used in good faith, and clients may not use the Swap-free account to make profits from swaps or not paying swaps. They should also note that they may not request the payment of any swap amounts that have been lost as a result of converting their live trading account(s) into one or more Swap-free accounts for the period during which their live trading account(s) has/have been converted into one or more Swap-free accounts.

7. Volity reserves the right to revoke a Swap-free account status without having to provide reasoning for this. If Volity detects that a Swap-free Account is being abused by taking advantage of not paying swaps, in the form of, but not limited to: fraud, manipulation, cash-back arbitrage, carry trades, or other forms of deceitful or fraudulent activity with the usage of a Swapfree account, then we reserve the right to take immediate action in the form of:

(a) revoking the Swap-free account status to all live trading accounts that are under suspicion of exploitation:

(b) Termination of the client agreement.



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(c) To correct and recover any unrealized swaps and any unrealized interest and/or pending charges for any and all of such client's accounts Swap-Free trading accounts during the period for which the real trading account(s) was converted to one or more Swap-Free accounts.

8. We advise that we reserve the right to cancel the Swap-free account status granted to any live account at any time without being obliged to provide any explanation or justification.