
SWAP-FREE ACCOUNT TERMS

Islamic Account Terms and Conditions — 2026

Company	STB Provider LTD
Reg. No.	2023-00478 (Saint Lucia)
Version	v2026.1
Type	Account Terms
Website	stbrokers.com

IMPORTANT NOTICE: This document is issued by STB Provider LTD and constitutes a legally binding agreement. Please read it carefully before proceeding. Leveraged trading involves significant risk. You may lose all invested capital.

STB Provider LTD Swap-Free (Islamic) Account Terms and Conditions

These Swap-Free (Islamic) Account Terms and Conditions ("Swap-Free Terms") govern the provision and use of a swap-free trading feature offered by STB Provider LTD ("Company", "we", "us", "our"). The Swap-Free feature is designed to remove overnight interest (riba) by replacing standard swap/rollover charges or credits with an Administrative Fee model as described below.

1. Incorporation and Priority

1.1 These Swap-Free Terms form part of and must be read together with the Company's Client Agreement / Terms of Business, Risk Disclosure, Order Execution Policy, Product Schedule, and any other legal documents published on the Company's website (together, the "General Terms").

1.2 Unless expressly amended by these Swap-Free Terms, the General Terms continue to apply in full. In the event of any conflict between these Swap-Free Terms and the General Terms, these Swap-Free Terms shall prevail solely in respect of the Swap-Free feature; otherwise, the General Terms shall prevail.

1.3 The Swap-Free feature is optional and is provided at the Company's sole discretion.

2. Definitions

Administrative Fee: A non-interest fee charged for holding a position beyond a defined grace period. It is applied per lot/contract and per overnight, as displayed on the Trading Platform and/or Contract Specifications.

Grace Period: The number of overnights during which no Administrative Fee is charged for an eligible instrument category.

Overnight: A position carried past the daily rollover time shown on the Trading Platform. Market conventions (including multi-day rollover for weekends/holidays) may apply.

Swap-Free Account: A trading account (or account setting) designated by the Company as swap-free, where standard swap/rollover interest is not applied and the Administrative Fee model applies instead.

Trading Platform: The Company's trading platform(s) and related specifications, including contract details, product schedules, and fee displays.

Abusive Trading: Any trading behavior that the Company reasonably determines is intended to exploit the Swap-Free feature or circumvent financing costs, including (without limitation) swap arbitrage, carry exploitation, hedging loops designed to replicate financing, latency/arbitrage exploitation, or other manipulative or abusive practices.

3. Eligibility and Activation

3.1 The Swap-Free feature is intended for clients who request it for Sharia-compliance reasons. The Company may request a declaration and/or supporting information to assess eligibility.

3.2 The Company may restrict availability based on client residence, nationality, or other criteria and may approve, refuse, suspend, or withdraw the Swap-Free feature at any time at its sole discretion, subject to applicable law and the General Terms.

3.3 Swap-Free status is not automatic. It becomes effective only after the Company confirms activation on the Trading Platform.

4. No Swap; Administrative Fee Model

4.1 Where the Swap-Free feature is active, standard swap/rollover interest credits or debits are not applied to eligible instruments on the Swap-Free Account.

4.2 For eligible instruments, an Administrative Fee may be charged after the applicable Grace Period elapses, as set out in Section 5.

4.3 The Administrative Fee is an operational/administrative charge associated with maintaining positions overnight and is not represented as interest.

5. Eligibility and Grace Periods by Instrument Category

5.1 The Swap-Free feature applies to the instrument categories below, subject to the Grace Periods and exclusions. The Grace Period counts consecutive overnights per open position, after which the Administrative Fee is charged for each additional overnight.

5.2 For Shares/Equities, the Swap-Free feature is not available. Standard swap/rollover and any other charges apply in accordance with the General Terms and platform specifications.

5.3 The Company may, at any time, change eligibility, categories, Grace Periods, and related parameters by updating the Trading Platform and/or Contract Specifications.

6. Administrative Fee Rates, Calculation, and Disclosure

6.1 Administrative Fee rates are variable and may differ by instrument, direction (long/short), liquidity conditions, and operational costs. Administrative Fee rates are not fixed and may change from time to time.

6.2 The current Administrative Fee rates applicable to the Client are displayed on the Trading Platform and/or Contract Specifications. The Client is responsible for reviewing the applicable rates before placing trades and before holding positions overnight.

6.3 When applicable, the Administrative Fee is charged for each additional overnight after the Grace Period expires and is debited from the account balance/equity.

6.4 Multi-day rollover conventions: If the Trading Platform applies multi-day rollover (e.g., to account for weekends/holidays), the Company may count such rollover as multiple overnights for Grace Period and Administrative Fee purposes.

7. Margin Impact and Risk

7.1 Administrative Fees (where applicable) reduce account equity and may affect margin levels, free margin, stop-out, and liquidation outcomes. The Client remains solely responsible for maintaining sufficient margin at all times.

8. Prohibited Conduct; Monitoring; Remedies

8.1 The Company monitors trading activity on Swap-Free Accounts. The Client must not engage in Abusive Trading or any conduct intended to exploit the Swap-Free feature.

8.2 If the Company reasonably suspects Abusive Trading or misuse of the Swap-Free feature, the Company may, at its sole discretion and without limitation:

remove or suspend Swap-Free status for one or more accounts (temporarily or permanently);

convert the account to a standard account type and apply standard swaps/charges going forward;

restrict trading, amend trading conditions, close positions, or limit access to products;

apply fee adjustments or corrections (including, where appropriate, retroactive adjustments) as permitted by the General Terms and applicable law;

seek compensation for losses or costs incurred due to misuse (including administrative, liquidity, hedging, and operational costs); and/or

terminate the business relationship in accordance with the General Terms.

8.3 The Company will make determinations under this Section 8 acting reasonably and based on available information, to the extent permitted by applicable law.

9. Statements and Queries

9.1 The Client must review account statements and transaction history promptly. Any questions or disputes concerning Administrative Fees or Swap-Free status must be raised in accordance with the dispute/complaint's procedure set out in the General Terms.

10. Amendments and Termination of Swap-Free Feature

10.1 The Company may amend these Swap-Free Terms, the Administrative Fee rates, and/or Grace Periods at any time by updating the Trading Platform, Contract Specifications, and/or publishing updated legal documents on the Company's website.

10.2 The Company may withdraw the Swap-Free feature at any time. Withdrawal does not affect any accrued fees or rights prior to withdrawal. These Swap-Free Terms are governed by the same governing law and dispute resolution provisions set out in the General Terms.

11. Swap free table

Instrument Category	Swap-Free Eligibility	Grace Period (Overnights)	
FX (Forex)	Eligible	6	
Metals	Eligible	6	
Indices	Eligible	3	
Energies	Eligible	3	

Instrument Category	Swap-Free Eligibility	Grace Period (Overnights)	
Crypto	Eligible	1	
Shares / Equities	Not eligible	N/A	
Symbols	Symbols	Grace Period (Days)	Fee(USD)
Forex	Forex	Grace Period (Days)	Fee(USD)
Majors	AUDUSD	6	-4
Majors	EURUSD	6	-10
Majors	GBPUSD	6	-5
Majors	NZDUSD	6	-6
Majors	USDCAD	6	-13
Majors	USDCHF	6	-15
Majors	USDJPY	6	-24
Minors	AUDCAD	6	-7
Minors	AUDCHF	6	-9
Minors	AUDJPY	6	-14
Minors	AUDNZD	6	-9
Minors	CADCHF	6	-7
Minors	CADJPY	6	-9
Minors	CHFJPY	6	-8
Minors	EURAUD	6	-13
Minors	EURCAD	6	-4
Minors	EURCHF	6	-11
Minors	EURGBP	6	-9
Minors	EURJPY	6	-15
Minors	EURNZD	6	-5
Minors	GBPAUD	6	-8
Minors	GBPCAD	6	-18
Minors	GBPCHF	6	-22
Minors	GBPJPY	6	-33
Minors	GBPNZD	6	-22

Instrument Category	Swap-Free Eligibility	Grace Period (Overnights)	
Minors	NZDCAD	6	-2
Minors	NZDCHF	6	-6
Minors	NZDJPY	6	-8
Spot Metals	Spot Metals		
Gold	XAUUSD	6	-82
Gold	Gold24k	6	-57
Gold	Gold18k	6	-57
Silver	XAGUSD	6	-15
Spot Indices	Spot Indices		
Majors	DAXEUR	3	-530
Majors	DJIUSD	3	-113
Majors	NDXUSD	3	-61
Majors	NIKJPY	3	-9
Majors	SPXUSD	3	-17
Minors	ASXAUD	3	-24
Minors	ESXEUR	3	-161
Minors	F40EUR	3	-224
Minors	FTSGBP	3	-280
Minors	HSIHKD	3	-54
Minors	IBXEUR	3	-551
Minors	SMICHF	3	-290
Minors	XINUSD	3	-200
Spot Energies	Spot Energies		
Oils	BRNUSD	3	-22
Oils	WTIUSD	3	-14
Gas	NGCUSD	3	-11
Crypto	Crypto		
Majors	ADAUSD	1	-20
Majors	AVAUSD	1	-27

Instrument Category	Swap-Free Eligibility	Grace Period (Overnights)	
Majors	BTCUSD	1	-20
Majors	DOGUSD	1	-27
Majors	DSHUSD	1	-27
Majors	ETHUSD	1	-20
Majors	SOLUSD	1	-27
Majors	TRXUSD	1	-27
Majors	XRPUSD	1	-20
Majors	AAVUSD	1	-27
Majors	BCHUSD	1	-27
Majors	BNBUSD	1	-20
Majors	ETCUSD	1	-20
Majors	IOTUSD	1	-27
Majors	LTCUSD	1	-20
Majors	SHBUSD	1	-27
Majors	UNIUSD	1	-27
Majors	XLMUSD	1	-27
Cross	BCHBTC	1	-20
Cross	ETHBTC	1	-20
Cross	LTCBTC	1	-20