

1. PREAMBLE

IG Europe GmbH (hereinafter “**IGE**” or “**we**”) operates various services that enable clients to enter into (i) contracts for difference (“**CFDs**”), options and other derivative transactions (“**OTC Derivatives Transactions**”) or (ii) agreements for buying or selling turbo warrants (“**Turbo Warrants**”) and other certificates and warrants (“**Other Certificates**”) and Turbo Warrants and Other Certificates together referred to as “**Certificates**”) or other financial instruments (“**Transferable Securities Transactions**”) and Transferable Securities Transactions together with OTC Derivatives Transactions referred to as “**Transactions**”). As a customer of IGE (hereinafter “**Customer**” or “**you**”) you will enter into a customer agreement with us regarding the respective Transactions and the maintenance of a trading account (hereinafter “**Customer Agreement**”). Once your trading account has been opened, you can enter into Transactions. For the purposes of our services, we would like to inform you below in accordance with the statutory provisions on distance contracts for financial services (Section 312d Paragraph 2 of the German Civil Code (Bürgerliches Gesetzbuch - “**BGB**”) in conjunction with Article 246b of the Introductory Act to the German Civil Code (*Einführungsgesetz zum Bürgerlichen Gesetzbuch* - “**EGBGB**”)), on contracts in electronic commerce (Section 312i BGB in conjunction with Article 246c **EGBGB**) and on securities-related services (Section 63 Paragraph 7 of the German Securities Trading Act (*Wertpapierhandelsgesetz* - *WpHG*) and Section 5 of the German Ordinance on the Concretisation of Rules of Conduct and Organisational Requirements for Investment Service Providers (*Verordnung zur Konkretisierung der Verhaltensregeln und Organisationsanforderungen für Wertpapierdienstleistungsunternehmen* - *WpDVerOV*)), about general information on IGE (Section 2), general information on the contractual relationship between you and IGE (Section 3), information on the establishment and content of the contractual relationship with IGE (Section 4), specific information on the special features of electronic commerce/distance contracts (Section 5), on the validity of this consumer information (Section 6) and on your right of revocation (Section 7).

2. GENERAL INFORMATION ABOUT IGE

2.1 NAME, REGISTERED ADDRESS AND OTHER CONTACT DETAILS

IG Europe GmbH
Westhafenplatz 1
60327 Frankfurt am Main
Tel.: 0800 195 8009 or +44 207 896 0011
Website: www.ig.com
E-Mail: helpdesk.uk@ig.com

2.2 COMPANY REGISTRATION DETAILS

2.2.1 Commercial Register (Handelsregister) of the Local Court (Amtsgericht) of Frankfurt, HRB 115624.

2.2.2 The Swedish branch is registered with Bolagsverket, registration number 516411-6609.

2.3 TAX IDENTIFICATION NUMBERS

VAT ID Number: DE317235705
Tax Identification Number: 133/5838/4259

2.4 MANAGING DIRECTORS

Arnaud Poutier
Marcus Schmidt

2.5 ADMISSION AND COMPETENT SUPERVISORY AUTHORITY

Bundesanstalt für Finanzdienstleistungsaufsicht
 (“**BaFin**”) Marie-Curie-Straße 24-28
60439 Frankfurt am Main www.bafin.de
IGE identification number: 148759

And in respect of the Swedish branch:

Finansinspektionen (“**FI**”)
Box 7821
103 97 Stockholm
Sweden
<https://www.fi.se/>
Email: finansinspektionen@fi.se

2.6 PRINCIPAL BUSINESS

2.6.1 IGE’s principal business consists of the following transaction types:

OTC Derivatives Transactions: Trading in CFDs, options and other derivatives on IGE’s own account, i.e. as a contractual partner to its clients outside a trading venue (“**OTC**”).⁽¹⁾

Transferable Securities Transactions: Acting as an execution-only broker in the context of buying and selling Certificates and other financial instruments for the account of IGE’s clients on a trading venue (including a multilateral trading facility (“**MTF**”)).

2.6.2 IGE only carries out the quoting of prices for the Transactions and/or the mere execution of client orders. IGE does not provide investment advice (*Anlageberatung*) or investment brokerage (*Anlagevermittlung*), nor does it carry out a suitability test in respect of client orders placed. An order or execution of a Transaction gives neither you nor us any claim (e.g. to issue, acquire or own) to the object(s) of that Transaction.

2.6.3 IGE may also act as a so-called market maker, quoting its own buying and selling prices for the financial instruments it trades. These prices are not identical to the market prices or rates of the respective reference values, but are determined on the basis of the market prices or rates of the respective reference values, taking into account other factors.

(1) You will find a description of the individual financial instruments traded by us in the section below.

3. GENERAL INFORMATION ABOUT THE CONTRACTUAL RELATIONSHIP

3.1 APPLICABLE LAW AND PLACE OF JURISDICTION

3.1.1 The contractual relationship between you and IGE, including the Customer Agreement, is governed by German law.

3.1.2 If you do not reside in Germany, but in another member state of the European Union, you can initiate proceedings against us in connection with the contractual relationship between you and us either before the German courts or before the courts competent for your place of residence; we can initiate proceedings against you only before the competent courts of your place of residence.

3.2 COMMUNICATION/LANGUAGE OF INFORMATION AND CONTRACT

3.2.1 Unless otherwise expressly agreed you can communicate with us orally, by telephone, in writing, by e-mail, by post or in such other manner as notified from time to time.

3.2.2 The decisive language for all communication between you and us is the English language. Documents and other information will be also provided by us in English.

3.3 PRINCIPLES FOR HANDLING COMPLAINTS/OUT-OF-COURT COMPLAINT AND REDRESS PROCEDURE

3.3.1 Complaints can be addressed to our Trading Services Department or to one of our employees. Unresolved queries and complaints will be handled by our Compliance Department in accordance with the Complaints Procedure, which you can view on our website.

Please send your complaints to the following address:

IG Europe GmbH
Westhafenplatz 1
60327 Frankfurt am Main
FAO: Compliance
E-Mail: compliance@ig.com

3.3.2 You can contact BaFin or Deutsche Bundesbank in order to verify the handling of your complaint with us.

The contact details of BaFin for complaints are as follows:

Bundesanstalt für
Finanzdienstleistungsaufsicht (BaFin)
Referat ZRC 3

Graurheindorfer Str. 108 53117 Bonn
Telefon: +49 (0) 228 4108 0
Fax: + 49 (0) 228 4108 62299
E-Mail schlichtungsstelle@bafin.de:

The contact details of Deutsche Bundesbank for complaints are as follows:

Deutsche Bundesbank
Postfach 10 06 02
60006 Frankfurt am Main
Telefon: +49 (0) 69 9566 33232
Fax: +49 (0) 69 709090 9901
E-Mail: <https://www.bundesbank.de/de/service/schlichtungsstelle>

3.3.3 You can also use the European Commission's Online Dispute Resolution Platform via the following link:

<https://ec.europa.eu/consumers/odr>

3.4 NOTES ON THE EXISTENCE OF A DEPOSIT GUARANTEE SCHEME

3.4.1 In the event of IGE becoming insolvent and in the event that we are unable to fulfil our obligations under the relevant Customer Agreement, you may be entitled to compensation under certain conditions in accordance with the German Investor Compensation Act from the German Compensatory Fund of Securities Trading Companies (*Entschädigungseinrichtung der Wertpapierhandelsunternehmen - "EdW"*) and depends in individual cases on the respective type of transaction and the circumstances substantiating the claim. Further information about the compensation regulations and the EdW can be found at www.e-d-w.de

3.4.2 The address of the EdW is as follows:

Entschädigungseinrichtung der Wertpapierhandelsunternehmen (EdW)
Behrenstraße 31
10117 Berlin

4. INFORMATION ON THE ESTABLISHMENT AND CONTENT OF YOUR CONTRACTUAL RELATIONSHIP WITH IGE

4.1 REGISTRATION

A potential customer first fills out an application form accessible through our website. When filling in the form, the potential customer has the possibility to view, print or download the following documents:

- The Customer Agreement
- This Summary of Precontractual Information
- The Notice of Specific Consents
- The Key Investor Information Document (KIDs) (insofar as available)
- The Risk Disclosure Notice
- The Summary of Costs & Charges
- The Summary Order Execution Policy
- The Summary Conflicts Policy
- The Summary Complaints Policy
- The Privacy Notice and Access Policy

After the potential customer has completed the application form and the required consents have been obtained, we will carry out a check required under the relevant Anti-Money Laundering rules and regulations and, if such a check does not reveal any anomalies with regard to the potential customer, we will inform the customer that he has opened a trading account with us.

Client Categorization: Based on the information you've provided with account opening we initially classify you as a retail client, which means, that you are granted with the highest level of client protection in respect to information and warning obligations. In terms of CFDs it means, that the negative balance protection applies to you. Your account must therefore not be less than zero as result of your trading activities. You have the option at any time to be categorized as professional client if you meet the relevant legal requirements. However, we expressly point out that changing your client category from retail to professional client reduces your level of client protection and in case of CFDs, the negative balance protection in particular no longer applies. You can also request a downgrade from professional client back to retail at any time. IG will, on own initiative and as part of our regular checks, downgrade you to retail based in the information available for us, if the requirements for the professional status are no longer met.

4.2 FEATURES OF THE TRADING ACCOUNT, TRUST CASH ACCOUNT AND TRUST CUSTODY ACCOUNT

4.2.1 IGE will set up an internal trading account for each customer or a joint internal trading account for more than one customers.

4.2.2 IGE will hold your monies on an open omnibus trust account (*offenes Gemeinschaftstreuhandkonto*) with a third-party account bank (the "**Trust Cash Account**"). All monies credited to such Trust Cash Account will be held by us on trust (*treuhänderisch*) for the benefit of you and each client to which such Trust Cash Account relates. As a customer you need a reference bank cash account with a third-party ("**Reference Cash Account**"), from which or to which deposits or withdrawals to/from the Trust Cash Account can be processed. You yourself must be the holder of the Reference Cash Account. For more details on deposits and withdrawals of your monies refer to the relevant Customer Agreement.

4.2.3 You will pledge to us under the customer agreement all claims you have or will have in relation to the cash in the Trust Cash Account. This pledge will secure all of our present, future and conditional claims against you under the customer agreement.

4.2.4 All payments will be processed in Euro, Pounds Sterling, US dollars, Swedish Kronor, Norwegian Krone, Danish Krone and Swiss Francs unless another currency has been agreed or specified by us.

4.2.5 As an alternative to bank transfers, you can also effect payments by credit card, debit card, direct bank transfer or alternative payment methods (e.g. PayPal). We may also accept cheque payments from you at our reasonable discretion. We may charge a reasonable administration fee for alternative payment methods, of which we will notify you in advance.

4.2.6 In respect of Transferable Securities Transactions, IGE will hold your Certificates and other financial instruments on an open omnibus trust account (*offenes Gemeinschaftstreuhandkonto*) with a third-party custodian (the "**Trust Custody Account**"). All Certificates deposited in such Trust Custody Account will be held by us on trust (*treuhänderisch*) for the benefit of you and each client to which such Trust Custody Account relates. As a customer you need a reference bank custody account with a third-party ("**Reference Custody Account**"), from which or to which transfers to/from the Trust Custody Account can be processed. You yourself must be the holder of the Reference Custody Account. For more details on transfers of your financial instruments refer to the relevant Customer Agreement.

4.2.7 The necessary bank details for bank transfers to the relevant Trust Cash Account and Trust Custody Account (as relevant) will be provided in the client portal on our website (www.ig.com) which can be accessed once your trading account is open.

4.3 SERVICES IN CONNECTION WITH THE TRANSACTIONS

OTC DERIVATIVES TRANSACTIONS

IGE quotes bid and offer prices for OTC Derivatives Transactions on an ongoing basis and is prepared to enter into OTC Derivatives Transactions with customers during our normal trading hours at the bid and offer prices prevailing at the time the order is executed. Although IGE is not obliged to quote prices outside our normal trading hours, it may do so for OTC Derivatives Transactions and may accept and carry out orders to execute OTC Derivatives Transactions. IGE reserves the right to reject orders to execute OTC Derivatives Transactions without specifying a reason.

4.3.1 Description of financial instruments for OTC Derivatives Transactions:

(i) **CFDs.** As a client, you can enter into CFDs with us that provide for cash settlement of the performance of a reference asset. CFDs are contracts settled in cash that provide similar economic benefits to a direct investment in the underlying asset(s) (the so-called underlying asset) while not giving rise to the same costs and rights as a direct investment in the underlying asset, albeit CFDs trigger different costs and rights. When placing an order to open or close a CFD, you decide whether you wish to speculate on a rising or falling value of the underlying instrument, so-called "long" or "short" position or "buy" or "sell". Subsequently, you may exit the CFD at any time during normal trading hours and write the difference between the exit price and the entry price as a gain or, in the unfavourable case, as a loss, depending on whether or not the price of the underlying asset has moved in the direction you expect. If you do not exit the CFD prematurely, the cash settlement takes place at the end of the CFD's term. CFDs do not entitle the holder to purchase or deliver the underlying asset

(ii) **Options.** As a client, you can also trade options with us which entitle you to buy or sell the underlying asset (such as shares, commodities or foreign exchange) at the maturity date. For the acquisition of an option, the so-called option premium is paid as the price for the option. The option holder or purchaser acquires the right from the seller of the option, the so-called option writer, to buy or sell the underlying asset at a certain price (the exercise price or strike). An option can, but does not have to, be exercised. In the event of exercising, the option writer must comply with the exercise request of the holder. If the option is not exercised, it expires at its expiration date. If an option is not exercised or if you fail to exercise it on time, your option expires on the agreed expiration date. The option premium paid will not be repaid when the option expires. It should also be noted that the expiration date of the option and the last trading day may periodically not coincide, so that the option may no longer be tradable before the expiration date. In the event of premature termination of an option, it will be closed out by entering into an opposing option.

4.3.2 Completion of OTC Derivatives Transactions

(i) In accordance with the relevant Customer Agreement, the OTC Derivatives Transactions will only take place between you and us. In order to complete an OTC Derivatives Transaction, you must (a) offer us the opening or closing of an OTC Derivatives Transaction at a quote we provide, or (b) place an order with us to open or close an OTC Derivatives Transaction, specifying the relevant financial instrument, the type of order, the quote at which you wish to buy or sell, a price limit (if any) and the units to be the subject of the OTC Derivatives Transaction. You can send us your offer or order orally, by telephone, using our electronic trading system or by any other means notified.

(ii) The respective OTC Derivatives Transaction will only be opened or closed if we have received and accepted your offer or order. Our acceptance and the execution of the OTC Derivatives Transaction will be evidenced to you by a confirmation of the OTC Derivatives Transaction terms. This confirmation will contain more detailed information on the execution of the order.

(iii) By accepting your order, we do not guarantee that the relevant OTC Derivatives Transaction will be opened or closed or, if the opening or closing of the OTC Derivatives Transaction occurs, this occurs at the price, price limit or units you specify.

(iv) We are entitled to reject orders to conclude OTC Derivatives Transactions without giving reasons.

(v) The terms and conditions on which you enter into OTC Derivatives Transactions with us may be subject to change over time.

4.3.3 Payments upon Completion of OTC Derivatives Transactions

Depending on the type of order and the price development, you or we are required to pay the difference between the opening price and the closing price multiplied by the number of units of the respective financial instrument after the completion of an OTC Derivatives Transaction and the determination of the closing price by IGE, as well as any other payments contingent on the type of order in question. Please refer to the Customer Agreement for details on the payments to be made.

4.3.4 Providing of Margin

By entering into a CFD transaction or in the case of opening an option by selling, IGE requires the provision of collateral, the so-called margin. In the event of the opening of an option by buying, you are not required to provide margin. We

reserve the right to change the amount of margin you are required to pay at any time and will notify you of such changes. You can also obtain information about the margin payments provided or to be provided by you via our electronic trading system. You are obliged to always provide the required margin. If the margin to be maintained is insufficient, we are entitled to terminate your OTC Derivatives Transactions and the respective Customer Agreement with immediate effect. Margin is insufficient, if the margin provided by you is below of 100 % of the requested margin. However, without assuming any obligation in this respect, we may contact you prior to such termination in order to separately agree with you on the further deposit of funds (the so-called margin call).

We expressly draw your attention to the fact that with CFDs you are in no case obliged to meet such a margin call and to provide more margin than already deposited: **You are not obligated to make further margin contributions on CFDs.**

TRANSFERABLE SECURITIES TRANSACTIONS

4.3.5 IGE will, during its trading hours, provide you with buy and sell prices for Certificates or other financial instruments in the relevant underlying market (including an MTF or any other market on which such financial instrument is traded). IGE's provision of buy and sell prices does not constitute an offer to execute your Transferable Securities Transaction at such quoted prices. A Transferable Securities Transaction will be initiated by you giving an instruction to us to buy or sell the relevant Certificates for your account.

4.3.6 IGE reserves the right to reject your instruction to execute Transferable Securities Transactions without specifying a reason.

4.3.7 Description of Transferable Securities financial instruments:

(i) **Turbo Warrants.** Turbo Warrants are issued in book-entry form as bearer debt securities governed by German law and deposited with Clearstream Banking AG. Turbo Warrants grant the investor the right to receive the payment of a cash amount in respect of each Turbo Warrant unless: (a) for a Turbo Warrant short, the price level of the underlying reaches or rises above a level or price specified in the terms and conditions of such Turbo Warrant or (b) for a Turbo Warrant long, the price level of the underlying reaches or falls below the price specified in the terms and conditions of such Turbo Warrant. If during a pre-determined observation period, the price of the underlying is at least equal to or below the applicable knock-out barrier, the Turbo Warrants expire worthless or the Issuer pays a residual amount and the Turbo Warrant expires nearly worthless. For the avoidance of doubt, you cannot sell to open a Turbo Warrant.

(ii) **Other Certificates.** Other Certificates are issued in book-entry form as bearer debt securities governed by German law or as registered debt securities governed by the law of another EU member state or English law. They may be deposited or registered with Clearstream Banking AG in Germany or Clearstream Banking SA in Luxembourg. Other Certificates grant the investor the right to receive the payment of a cash amount in respect of each Other Certificate unless, where applicable, an event specified in the terms and conditions of such Other Certificate occurs, pursuant to which event the Other Certificate expires worthless, becomes nearly worthless or the Issuer pays a residual amount. In unfavorable market situations the price of an Other Certificate may fall significantly and the Other Certificate may become nearly worthless and may not recover. For the avoidance of doubt, you cannot sell to open an Other Certificate.

4.3.8 Completion of Transferable Securities Transactions

4.3.8.1 In accordance with the relevant Customer Agreement, Transferable Securities Transactions will be initiated by you ordering us to buy or sell Certificates or other financial instruments on your account to/from the relevant counterparty. Your offer should include the quote at which you want to buy or sell, a price limit (if any) and the units to be bought or sold. You can send us your offer or order orally, by telephone, using our electronic trading system or by any other means notified.

4.3.8.2 Transferable Securities Transactions will only be executed if we have received and accepted your order. Our acceptance of an order to buy a Certificate or other financial instrument depends inter alia on whether the funds available on your relevant Trust Cash Account are sufficient to fulfil the consideration for such Transferable Securities Transaction (including any applicable charges and taxes). Our acceptance and the execution of the Transferable Securities Transaction will be evidenced to you by a confirmation of the Transferable Securities Transaction terms. This confirmation will contain more detailed information on the execution of your order.

4.3.8.3 By accepting your order, we cannot guarantee that the relevant Transferable Securities Transaction will be executed or, if executed, we cannot guarantee whether such execution occurs at the price, price limit (if any) or units specified by you for such Transaction nor can we guarantee the settlement of the Transferable Securities Transaction.

4.3.8.4 We are entitled to reject orders to execute Transferable Securities Transactions without giving reasons.

4.3.8.5 The terms and conditions on which you enter into Transferable Securities Transactions with us may be subject to changes over time.

4.3.9 Payments upon Conclusion of Transferable Securities Transactions

You need to make all payments owed to us under or in connection with the relevant Customer Agreement and any related Transferable Securities Transactions exclusively to the Trust Cash Account.

4.3 SERVICES IN CONNECTION WITH THE TRANSACTIONS (CONTINUED)

If we buy a Certificate or other financial instrument for your account and in accordance with your instruction, we will deduct the consideration for the relevant Transferable Securities Transaction and all applicable commissions, charges and taxes from your Trust Cash Account.

If we sell a Certificate or other financial instrument for your account and in accordance with your instruction, we will credit the consideration for the relevant Transferable Securities Transaction less applicable commission, all charges and taxes to the relevant Trust Cash Account.

Please refer to the relevant Customer Agreement for further details on the payments to be made.

4.3.10 Delivery of Transferable Securities Transactions financial instruments

If we buy Certificates or other financial instruments for your account and in accordance with your instruction, we will transfer such Certificates or other financial instruments into your relevant Trust Custody Account. Each such transfer shall have discharging effect in respect of our delivery obligation resulting from the relevant Transferable Securities Transaction. Please note that you will not be able to withdraw the relevant Certificates from the Trust Custody Account until the relevant Transferable Securities Transactions are settled.

If we sell Certificates or other financial instruments for your account and in accordance with your instruction to the relevant counterparty, we will withdraw such Certificates or other financial instrument from your Trust Custody Account and transfer title in such Certificates or other financial instrument to the relevant counterparty to discharge our delivery obligations under the relevant Transferable Securities Transactions.

Please refer to the relevant Customer Agreement for further details on the settlement of Transferable Securities Transactions.

4.4 NOTES ON RISKS AND PRICE VOLATILITY

4.4.1 Please ensure that you have the necessary knowledge and experience to understand the risks associated with these financial instruments and seek independent advice from third parties where appropriate. You should also read our Risk Disclosure Notice carefully. A successful investment performance in the past does not indicate the future success. CFDs, options, Certificates and other financial instruments on which you trade with us are subject to particular risks due to the specific characteristics of these products and the nature of the trading process. Trading and/or entering into CFDs, options and/or Certificates is therefore one of the most risky forms of investment on the financial market and is only suitable for investors with sufficient experience and knowledge of trading in financial instruments who can bear the risk of a total loss of the capital they have invested.

One of the typical risks is that the market prices and rates of the underlying assets are subject to fluctuations on the financial market over which IGE has no control. These fluctuations directly influence the profits or losses of the respective CFDs, options and Certificates. CFDs, options and Certificates are related to the performance of the reference assets, but do not necessarily represent them 1:1. The multiple indirect correlation between the price development of a CFD, an option and/or Certificate and the price development of the underlying asset referred to can increase the risk compared with an isolated acquisition of the underlying asset. Additionally, due to the leverage effect typical of such CFDs, options and/or Certificates, even small price movements of the underlying asset can lead not only to high profits but also to substantial losses exceeding the amount of the total invested capital. According to the relevant Customer Agreement, your losses as a retail client are limited to the amount of invested capital. In addition, further risks that are typical for CFDs, options and Certificates can occur. In particular, there is the risk that (i) a CFD or an option cannot be closed in time or can only be closed on disadvantageous terms or (ii) a Certificate cannot be sold in time or can only be sold on disadvantageous terms.

4.4.2 For more information about risks, please refer to our Risk Disclosure Notice, which you have received together with this Summary of Precontractual Information and which is also available on our website.

4.5 CHARGES FOR SERVICES AND OTHER COSTS/TAXES

4.5.1 Please refer to our Summary of Costs & Charges, which you have received together with this information and other documents and which is also available on our website, for details about the fees for the products and services provided by us and other costs in connection therewith as well as information about when the corresponding.

4.5.2 Other costs that will not be paid via us or invoiced by us can arise in connection with orders placed or executed. These costs include, but are not limited to, costs of deposit, telephone, internet and other costs of communication.

4.5.3 Income from financial instruments in the form of CFDs, options and Certificates is generally taxable. Depending on the applicable tax law (domestic or foreign), the disbursement of such income may give rise to capital gains and/or other taxes that IGE must pay to the relevant tax authority, thereby reducing the amount to be disbursed to you.

4.5.4 If you are not residing in Germany, you may also be subject to other local taxes and duties in connection with the Transactions which are not paid or invoiced through IGE but must be paid by you.

4.5.5 We recommend contacting the relevant tax authority or an independent tax advisor in connection with any Transactions.

4.6 CONTRACT PERIOD/TERMINATION

4.6.1 The contractual relationship between you and us is concluded for an indefinite period of time. There is no minimum duration. The provisions of the Customer Agreement are applicable to the termination of this business relationship

(i) You may terminate the Customer Agreement and all related contracts in writing (including by email) at any time without giving any reason. The notice of termination will become effective ten business days⁽²⁾ after the notice of termination has been received by us, unless you have specified a longer period in the notice of termination. Your right to terminate the Customer Agreement without notice for compelling reason (wichtiger Grund) remains unaffected.

Please send your termination notice to the following address:

IG Europe GmbH
Westhafenplatz 1
60239 Frankfurt am Main
E-Mail: helpdesk.uk@ig.com

(ii) We are entitled to terminate the Customer Agreement and all related contracts at any time by giving 20 business days' notice in writing (including by email). In the event of a compelling reason, we may terminate the Customer Agreement and the related Transactions with immediate effect.

(iii) In the case of premature termination of an OTC Derivatives Transaction as a result of termination, the termination will become effective when the notice of termination has been received. The OTC Derivatives Transactions in question are settled at the effective date of the termination based on our market prices at that point of time. In the event of termination for good cause, the market price prevailing at the time of the occurrence of the good cause in question will be decisive for this settlement.

4.6.2 The termination of the Customer Agreement will not affect the Transactions outstanding at the time of termination or the rights and obligations of the parties under the Customer Agreement or the contracts related the Customer Agreement that have already been established.

5. CERTAIN INFORMATION ON THE PARTICULARITIES OF ELECTRONIC COMMERCE/DISTANCE CONTRACTS

5.1 SAVING OF THE CONTRACT TEXT BY IGE

5.1.1 The Customer Agreement has already been made available to you during the registration process. You also have access to it online at any time on our website. Changes to the Customer Agreement will be notified to you in writing (including by email).

5.1.2 IGE will store the declarations made by the customer during the registration procedure as well as the Customer Agreements accepted by the customer and the Notice of Specific Consents. In the course of the account opening process and in the event of notification of a change to the Customer Agreement, the customer has the option of downloading and/or printing out the valid Customer Agreement. The latest Customer Agreement and other related documents can also be downloaded from the IGE website.

5.2 CORRECTION OF INPUT ERRORS

5.2.1 Before you submit your data using the application form on our website, you can change the information you provide there at any time. After submitting this information, you are required to contact us in order to change your details.

5.2.2 Before sending the parameters applicable to an order to IGE by placing such an order via the electronic trading system, the client will be able to check and modify these entries at any time. After that point in time, corrections are generally no longer possible.

(2) i.e. on weekdays with the exception of Saturday, Sunday or a public holiday in Germany.

6. VALIDITY OF THIS SUMMARY OF PRECONTRACTUAL INFORMATION

This Summary of Precontractual Information is valid until further notice.

7. RIGHT OF REVOCATION

Within distance contracts, you as a consumer regularly have the right to revoke your declaration of intent to conclude a contract with us within a certain period of time without stating reasons. However, in the case of distance contracts for the provision of financial services, whose price on the financial market is subject to fluctuations on which the entrepreneur has no influence and which may occur within the revocation period, the right of revocation is excluded according to Section 312g paragraph 2 No. 8 BGB. This applies, inter alia, to services relating

to tradable securities and derivatives, including CFDs, options, certificates and warrants; consequently, CFDs, options, certificates and warrants cannot be revoked. The following revocation instruction therefore expressly applies exclusively to the Customer Agreement on the maintenance of your trading account with IGE.

If the Customer Agreement is revoked, however, any Transactions that have already been completed with us and those that are still open will be closed at the same time.

REVOCATION INSTRUCTION

RIGHT OF REVOCATION

You may **revoke** your declaration of intent to enter into the agreement **within a period of 14 days, by submitting a clear declaration to that effect, without stating reasons.** This period will commence upon conclusion of the agreement and **upon receipt by you** of the contractual provisions, including the general terms and conditions, as well as **all information listed in Section "Information required for commencement of the revocation period" below**, on a durable medium (e.g. letter, fax, email). **To comply with the revocation period, it will be sufficient for you to submit a revocation notice in a timely manner**, provided that it is made available on a durable medium.

The revocation notice is to be addressed to:
IG Europe GmbH
Westhafenplatz 1
60239 Frankfurt am Main
Deutschland
FAO: Compliance
E-Mail: accountrevocationeurope-en@ig.com

INFORMATION REQUIRED FOR COMMENCEMENT OF THE REVOCATION PERIOD

Information as defined by Section "Right of Revocation" sentence 2 includes the following:

1. the entrepreneur's identity; the public company register in which the legal entity is registered and the related register number or equivalent means of identification must also be specified;
2. the entrepreneur's principal business and the supervisory authority competent to authorise that entrepreneur;
3. the identity of the entrepreneur's representative (if any) in the member state of the European Union in which the consumer is resident or, if the consumer's dealings are with any person carrying on a trade or business other than the entrepreneur, the identity of that person, the capacity in which that person is acting in relation to the consumer;
4. the entrepreneur's address for service and any other address relevant to the business relationship between the entrepreneur and the consumer; in the case of legal persons, associations, or groups, of persons, also the name of the person authorised to represent such persons;
5. the main characteristics of the financial service and information on how the agreement is formed;
6. the total price of the financial service, including all related price components and all taxes transferred to the tax authorities by the entrepreneur or, where it is impossible to specify an exact price, the basis on which the price is calculated enabling the consumer to verify the price;
7. any costs that may be additionally incurred (if any) and information on whether any other taxes or costs which the entrepreneur will not transfer to the tax authorities, or charge, might be incurred;
8. information indicating that the financial service is related to financial instruments involving special risks related to their specific features or the operations to be executed or whose price depends on fluctuations in the financial markets outside the entrepreneur's control and that past performance is not an indicator of future returns;
9. information on whether the period of validity of the information made available is time-limited, e.g. the period of validity of offers that are time-limited, in particular with regard to the price;
10. details regarding payment and settlement;

11. the existence or non-existence of a revocation right and the terms and conditions, details of the exercise of such right, in particular the name and address of the person to whom a revocation notice is to be submitted and the legal consequence of revocation, including information on the amount the consumer will have to pay for a service rendered in the event of revocation, provided that the consumer is obliged to pay compensation for the value of services rendered (the provision on which this is based is Section 357a BGB);

12. the minimum duration of the agreement if that agreement provides for the provision of ongoing or regularly recurring services;

13. the contractual terms of termination, including any contractual penalties;

14. any member state(s) of the European Union the laws of which govern how the entrepreneur has to establish relations with the consumer before concluding the agreement;

15. a contractual provision on the law applicable to the agreement or the competent courts;

16. the languages in which the terms and conditions of the agreement and the precontractual information set out in this revocation instruction are communicated, and the languages in which the entrepreneur undertakes to conduct such communication, subject to the consumer's consent, during the term of this Agreement; and

17. information on whether there is an out-of-court complaint and redress mechanism for the consumer, to which the entrepreneur is subject, and if so, the methods for having access to it.

CONSEQUENCES OF REVOCATION

In the event of effective revocation, **each party will have to return the services received by it.** If your account is overdrawn without an overdraft facility or if you exceed the overdraft facility granted to you, we will not be entitled to charge you any costs or interest beyond the repayment of the overdraft or excess amount if we have not duly informed you of the conditions and consequences of an overdraft or excess (e.g. applicable borrowing rate, costs). You will be obliged to **pay compensation for the value** of services rendered up until revocation, if you have been advised of this legal consequence before submitting your declaration of intent to enter into the agreement and have expressly agreed that performance of your return services may begin before the end of the revocation period. Should an obligation to pay compensation exist, this may mean that you still have to fulfil the contractual payment obligations for the period until revocation. **Your right of revocation will lapse** prematurely if the contract is **completely fulfilled by both parties** at your express request before you have exercised your right of revocation. **Obligations to refund payments must be fulfilled within 30 days.** This period will begin for you on the date of dispatch of your revocation notice, for us on the date of its receipt.

SPECIAL NOTES

If this agreement is revoked, you will also no longer be bound by an agreement associated with this agreement if the associated agreement concerns a service rendered by us or a third party on the basis of an agreement between us and the third party.

Please note that the revocation of this contract results in the premature termination of any transactions already completed with us and/or still open in accordance with the provisions of this contract, regardless of any revocation of this contract.

End of the revocation instruction.