



RUIZEAN
MARKETS

Ruizean Markets Product Schedule

Version 1.0

Date: 10 January 2018

Ruizean Markets Pty Ltd
ACN 163 551 602
AFSL Number 438402

IMPORTANT NOTICE

This Product Schedule issued by Ruizean Markets Pty Ltd (Ruizean Markets) forms part of the client agreement and should be read in its entirety. It sets out the margin requirements, fees and charges, clients will incur when dealing in our products. It also details the interest that you may pay or receive in respect of your account balances along with any other costs you may incur.

Please note that this Product Schedule and the commission rates set forth below are for reference only. Please verify all fees and commission charges on the website or your account statement to view actual fees or commission incurred.

MARGIN CALL

The Liquidation Level is 100% unless varied by us in writing.

$$\frac{\text{Account Equity}^*}{\text{Margin Requirement}} < 100\%$$

LIQUIDATION LEVEL

The Liquidation Level is 80% unless varied by us in writing.

$$\frac{\text{Account Equity}^*}{\text{Margin Requirement}} < 80\%$$

*Account Equity = Account Balance + Unrealized Profit and Loss

COMMISSIONS

STANDARD ACCOUNT

No commissions are charged on transactions executed on our standard accounts. Our transaction fees are incorporated into the bid-offer spread for each standard account spread. Because we deal as principal, the prices we offer may not be the same as those in the underlying market and may be wider.

PRO ACCOUNT

Ruizean Markets sets out the Commission of \$3.5 USD/lot for each currency pair on Foreign Exchange transactions (a one-way fee), and no commissions for Metals or CFDs transactions on PRO accounts.

SWAP FEE

The price of a Margin FX Contract and CFD contract reflect the value of one currency expressed in terms of a second currency. Our products do not create any right or obligation to receive the purchased currency. The foreign exchange markets by convention adjust the value of an open position to reflect the different interest rates applicable to the underlying currencies. If you have an open position in which you have taken the long or bought side in the high yielding currency then the value of the swap fee is basically in your favour to reflect the difference between the interest rates on the two currencies. In certain market conditions Ruizean Markets may require clients to pay a Swap Fee where ordinarily they would have received a Swap Fee. For certain currency pairs, triple daily swaps are applied on Wednesday and Thursday. Swap Fees will be applied in your account currency.

BANKING CHARGES

Deposit Fees

Bank Transfer	Bank Transfer	Union Pay	Neteller	Skrill
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Domestic	International			
Free	Free	Free	2.50%	2.50%

* Ruizean Markets does not charge for deposits. However, please note payments from international banking institutions may attract transfer fees from either party, which are independent of Ruizean Markets. Any such fees will be the responsibility of the client.

Withdraw Fees

Bank Transfer Domestic	Bank Transfer International	Union Pay	Neteller	Skrill
Free	20 USD ¹	Free	Free	Free

* Ruizean Markets charges US\$20 or AUD equivalent amount of for withdrawals. However, please note payments to international banking institutions may attract transfer fees from either party, which are independent of Ruizean Markets. Any such fees will be the responsibility of the client.

Ruizean Markets Products

FX, Metals, Index & Commodity CFD		
Product	Symbol	Min Trade Size
FX	EUR/GBP	1000
FX	EUR/JPY	1000
FX	EUR/USD	1000
FX	GBP/JPY	1000
FX	GBP/USD	1000
FX	USD/JPY	1000
FX	GBP/CAD	1000
FX	AUD/CAD	1000
FX	AUD/CHF	1000
FX	AUD/JPY	1000
FX	AUD/NZD	1000
FX	AUD/USD	1000
FX	CAD/CHF	1000
FX	CAD/JPY	1000
FX	CHF/JPY	1000
FX	EUR/AUD	1000

¹ If you have AUD account and withdraw via bank transfer, we will charge equivalent amount of 20 USD as withdraw fee.

FX	EUR/CAD	1000
FX	EUR/CHF	1000
FX	EUR/NZD	1000
FX	GBP/AUD	1000
FX	GBP/CHF	1000
FX	GBP/NZD	1000
FX	NZD/CAD	1000
FX	NZD/CHF	1000
FX	NZD/JPY	1000
FX	NZD/USD	1000
FX	USD/CAD	1000
FX	USD/CHF	1000
FX	EUR/TRY	1000
FX	USD/TRY	1000
FX	AUD/SGD	1000
FX	CAD/SGD	1000
FX	CHF/SGD	1000
FX	EUR/HKD	1000
FX	EUR/NOK	1000
FX	EUR/SEK	1000
FX	EUR/SGD	1000
FX	GBP/HKD	1000
FX	GBP/NOK	1000
FX	GBP/SGD	1000
FX	NZD/SGD	1000
FX	SGD/JPY	1000
FX	USD/CNH	1000
FX	USD/HKD	1000
FX	USD/MXN	1000
FX	USD/NOK	1000
FX	USD/SEK	1000
FX	USD/SGD	1000
FX	USD/ZAR	1000
Metals	XAU/USD	1 ounce
Metals	XAU/AUD	1 ounce
Metals	XAG/USD	1 ounce
Metals	XAG/AUD	1 ounce
CFDs	AXC/AUD (AUS200)	1 CFD
CFDs	EXC/EUR (Euro 50)	1 CFD
CFDs	FRC/EUR (France 40)	1 CFD
CFDs	GEC/EUR (German 30)	1 CFD
CFDs	HKC/HKD (Hong Kong 40)	1 CFD
CFDs	JPC/JPY (Japan 225)	10 CFDs
CFDs	UKC/GBP (UK 100)	1 CFD

CFDs	DJC/USD (US 30)	1 CFD
CFDs	NAC/USD (US 100)	1 CFD
CFDs	SPC/USD (US 500)	1 CFD
CFDs	WTI	1 CFD (10 barrels)
CFDs	Brent	1 CFD (10 barrels)
CFDs	HSC/HKD (China H-SHARES)	1 CFD
CFDs	CHC/USD (CHINA A50)	1 CFD
CFDs	SGC/SGD (Singapore 30)	1 CFD

Trading Hours

Forex

Market opens Sunday 21:01 and closes Friday 20:55 GMT.

CFD Commodities

Symbol	Base	Trading Hours - GMT	Break - GMT
XAU/USD	Gold USD	22:00 - 0:45	21:00 - 22:00
XAU/AUD	Gold AUD	22:00 - 0:45	21:00 - 22:00
XAG/USD	Silver USD	22:00 - 0:45	21:00 - 22:00
XAG/AUD	Silver AUD	22:00 - 0:45	21:00 - 22:00
CRC/USD	US Crude Oil	23:00 - 22:00	22:00 - 23:00
BCO/USD	Brent Crude Oil	01:00 - 22:00	22:00 - 01:00

CFD Indices

Symbol	Base	Trading Hours - GMT	Break - GMT
AXC/AUD	Australia 200	22:50 - 21:00	05:30 - 06:10 21:00 - 22:50
EXC/EUR	Euro 50	07:00 - 21:00	21:00 - 07:00
FRC/EUR	France 40	07:00 - 21:00	21:00 - 07:00
GEC/EUR	German 30	07:00 - 21:00	21:00 - 07:00
HKC/HKD	Hong Kong 40	01:15 - 15:45	04:00 - 05:00 08:30 - 09:15 15:45 - 01:15
JPC/JPY	Japan 225	23:00 - 22:00	22:00 - 23:00
UKC/GBP	UK 100	01:00 - 21:00	21:00 - 01:00
DJC/USD	US 30	23:00 - 22:00	20:15-20:30 22:00 - 23:00
NAC/USD	US 100	23:00 - 22:00	20:15-20:30 22:00 - 23:00
SPC/USD	US 500	23:00 - 22:00	20:15-20:30 22:00 - 23:00
HSC/HKD	HSC/HKD	01:15 - 15:45	04:00 - 05:00 08:30 - 09:15 15:45 - 01:15
CHC/USD	CHINA A50	01:00 - 20:45	08:30 - 09:00 20:45 - 01:00
SGC/SGD	Singapore 30	00:30 - 20:45	09:10 - 09:40 20:45 - 00:30