



Islamic Account Terms and Conditions

Skilling (Seychelles) Limited
September 2024

1. INTRODUCTION

- 1.1. Skilling (Seychelles) Limited (“We”, “Skilling”, or the “Company”) is a private limited liability company incorporated under the registration number 8425574-1 and regulated by the Financial Services Authority Seychelles (“FSA”), under licence number SD042. For the purposes of these terms (the “**Islamic Account Terms**”) references to “you”, “your”, or “client” refer to you, unless otherwise stated.
- 1.2. For client protection and satisfaction, you should take time to carefully read the Islamic Account Terms as well as any other policies, additional documents and information available to you through our website (the “**Terms**”) prior to opening a trading account with us. By default, you must read, agree and accept all the general terms and conditions set out below, and any additional documents incorporated herein by reference before you establish a business relationship with us (without modifications).
- 1.3. If you have objections to any of these Terms, or any part thereof, and/or if you do not agree to be bound by these Terms, or any part thereof, do not access and/or use our online trading facility in any way and inform us in writing immediately.
- 1.4. By accepting the Islamic Account Terms, you agree to be bound by these terms and conditions and our Terms (including any schedules, annexes, exhibits, amendments and/or side agreements, if any) that apply to your account and are always subject to any applicable laws. In the event of any conflicts or inconsistency between our Terms and the Islamic Account Terms, our Terms shall prevail.

2. TERMS OF ISLAMIC ACCOUNTS

- 2.1. Islamic accounts (the “**Islamic Accounts**”) are designated for clients who want to trade without interest. We do not provide any warranty that the Islamic Accounts comply with the requirements of any faith or set of beliefs.
- 2.2. Islamic Accounts do not pay or earn swap or interest on any trades.
- 2.3. If an Islamic Account is made available to you, any charges and/or payment related to swap fees will be applied as a commission.
- 2.4. We may, at any time, at our discretion:
 - 2.4.1. refuse to process a request for an Islamic Account if the necessary criteria are not met;
 - 2.4.2. amend, supplement or revoke these Islamic Account Terms without notice to you; or
 - 2.4.3. revoke the Islamic Account status granted to you, in which case your account will revert to a normal account. Should this not be acceptable to you, you may terminate your account in accordance with the Terms.

3. POLICY REVIEW

- 3.1. The Company must evaluate internal controls, procedures, and policies on an ongoing basis in order to identify common regulatory issues and initiate relevant changes to make the complaints redressal systems more efficient and effective.
- 3.2. These Islamic Account Terms are assessed and periodically reviewed, at least on an annual basis, or more frequently, should the need arise and any amendments shall be approved by the Company’s Board of Directors. The client shall be notified in writing of the nature of the changes deemed appropriate by law, and the revised policy will be available on the Company’s Website.

This Policy is the property of Skilling. Reproduction in whole or in part in any way including the reproduction in summary form, the reissue in a different manner and any changes in the original Policy or any translated version is strictly forbidden and is only allowed with the prior written consent of Skilling. This Policy was last updated September 2024.

Website: <http://www.skilling.com> | support@skilling.com