

This document provides you with key information about the investment product offered by Fortrade Canada Limited (herein referred as “we”, “us”, “our” or “Fortrade”) to its retail clients (“client” or “you”). The information contained in this document is required in accordance with IIROC rule 3500 and is designed to help you understand the nature of our service to you, risks, costs, potential gains and losses associated with our products. This is not marketing material.

A. Types of Products and Services Offered

Fortrade offers an “order-execution service account” in accordance with IIROC rule 3200. Thereby all trading and investment decisions are taken on your own initiative.

Fortrade provides you with a trading platform where you can execute your trading instructions on a wide range of products, including:

- a) CFDs on Equities
- b) CFDs on FX
- c) CFDs on Indices
- d) CFDs on Commodities
- e) CFDs on Treasuries

The particular type of product offered by Fortrade on all of the above instruments, is contract for difference (“CFD”). A contract for difference is a leveraged contract entered into with Fortrade on a bilateral basis. It allows an investor to speculate on rising or falling prices in an underlying market such as a share, currency, commodity or index.

An investor has the choice to buy (or go “long”) the CFD to benefit from rising prices in the underlying market, or to sell (or go “short”) the CFD to benefit from falling prices. The price of the CFD is derived from the price of the underlying market price, which may be either the current cash price or a future price. For instance, if an investor is long a CFD and the price of the underlying rises, the value of the CFD will increase - at the end of the contract Fortrade will pay the difference between the closing value of the contract and the opening value of the contract. Conversely, if an investor is long and the price of the underlying falls, the value of the CFD will decrease - at the end of the contract they will pay Fortrade the difference between the closing value of the contract and the opening value of the contract.

B. Account Relationship

We accept individual or joint accounts. Corporate accounts will not generally be accepted, unless for special circumstances. Please contact us for more details if you are interested in opening a corporate account.

You can access your online account 24-7 to check the status of any trades you may have open, your trading account balance and your account history.

C. Client Account Reporting

- i) Trade confirmations are sent to clients on the same day where a trade was executed on a client’s account. A further trade confirmation is sent at the end of each month to confirm all the trading activities for that period. This will be sent to each client to their registered

email address, therefore it is important that you keep us informed regarding your up-to-date contact information.

- ii) The account statement will contain specific information regarding your trade, including the trade reference, the opening time (exact to the second), the type of order (whether buy/sell), the instrument traded on and the price entered. It will also contain information regarding any stop loss or take profit you have attached to the position, as well as any charges associated with, the floating profit/loss on the account, and any deposits or withdrawals made. A client is able to get his or her daily and monthly statements at any time using the client report function available on the Fortrade Platform.
- iii) We do not provide benchmark comparisons or account percentage returns to clients due to the speculative nature of trading CFDs. It is your duty to monitor your positions and assess your account accordingly. Fortrade measures the performance of your account according to the realized and unrealized profits/loss noted in your account summary and in your monthly statements (which are also made available to you).

D. Conflicts of Interest

We confirm that Fortrade does not currently have any relationships that would pose a conflict of interest with any of our clients. We have policies and procedures in place to help us avoid and /or identify potential conflicts. Any potentially material conflict of interest situation will be disclosed to the client as soon as they arise.

E. Fees and Charges

The below table portrays a breakdown of the types of costs that could be associated with trading CFDs with Fortrade:

One off costs	Spread	The difference between the buy price and the sell price is called the spread. This cost is realized each time you open and close a trade.
	Currency Conversion	Any cash, realized profit and losses, adjustments, fees and charges that are denominated in a currency other than the base currency of your account, will be converted to the base currency of your account at a conversion rate set by Fortrade and a currency conversion fee will be charged to your account.
Ongoing costs	Daily holding Cost/Swap/Rollover	A fee is charged to your account for every night that your position is held. This means the longer you hold a position, the more it costs. On Wednesdays, Swap is charged 3 times. Swaps can be viewed on the trading platform and Fortrade’s website.

F. A listing of the account documents required to be provided to the client with respect to the account;

You will be provided with the following documents prior to the opening of your account with Fortrade:

- Terms & Conditions – Client Agreement
- Order Execution Policy
- Privacy Policy
- Risk Disclosure Statement
- Conflict of interests

Please note that all the above documents are also available on our website, in the “legal” section.

G. A description of the Dealer Member’s complaint handling procedures

The fair and timely handling of client complaints is vital to the overall integrity of the investment industry. Accordingly, Fortrade regards the handling of all client complaints as an essential element of the proper servicing of client accounts generally. We have detailed internal procedures on the handling of complaints, and you can also find our complaints handling policies on our website, under the “legal” section. You can also contact us to inform us you are unhappy by email or telephone, the details of which are available on our website.