
The following note is provided to you as required by law:

THE FOREIGN CURRENCY TRADING YOU ARE ENTERING INTO IS NOT CONDUCTED ON AN EXCHANGE. WE ARE ACTING AS A COUNTERPARTY IN THESE TRANSACTIONS AND, THEREFORE, WE ACT AS THE BUYER WHEN YOU SELL AND THE SELLER WHEN YOU BUY. AS A RESULT, OUR INTERESTS MAY BE IN CONFLICT WITH YOURS. UNLESS OTHERWISE SPECIFIED IN YOUR WRITTEN AGREEMENT OR OTHER WRITTEN DOCUMENTS WE ESTABLISH THE PRICES AT WHICH WE OFFER TO TRADE WITH YOU. THE PRICES WE OFFER MIGHT NOT BE THE BEST PRICES AVAILABLE AND WE MAY OFFER DIFFERENT PRICES TO DIFFERENT CUSTOMERS.

IF WE ELECT NOT TO COVER OUR OWN TRADING EXPOSURE, THEN YOU SHOULD BE AWARE THAT WE MAY MAKE MORE MONEY IF THE MARKET GOES AGAINST YOU. ADDITIONALLY, SINCE WE ACT AS THE BUYER OR SELLER IN THE TRANSACTION, YOU SHOULD CAREFULLY EVALUATE ANY TRADE RECOMMENDATIONS YOU RECEIVE FROM US OR ANY OF OUR SOLICITORS.

EXCEPT FOR FOREX TRADES DONE VIA L2 FOREX DIRECT (SEE SECTION 4(2) OF THE CUSTOMER AGREEMENT), WE ARE COMPENSATED FOR OUR SERVICES THROUGH OUR BID-ASK SPREAD AND INTEREST ADJUSTMENTS.

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