



LEVERAGE POLICY

Streams Financial Services Ltd
License Number 376/19

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Leverage Policy

1. Introduction

Streams Financial Services Limited, (the "Company", "we" or "us") is a Cypriot Investment Firm licensed and regulated by the Cyprus Securities and Exchange Commission ("CySEC") under license number 376/19.

2. Scope

The purpose of this Policy is to define how we set leverage and procedures when our clients trade in Contracts of Difference ("CFDs"). It explains the key aspects of leverage trading with margin and what leverage levels we make available depending on our clients' knowledge and experience along with regulatory requirements. It also outlines the impact on the margin and clients' accounts where negative market movement occur.

This Policy applies when the Company executes Retail Clients' orders according to the Regulations, as defined below. It does not apply to Professional or Eligible Counterparties as these are defined under the relevant Regulations.

3. Our Obligations and Commitment

Treating customers fairly is the main priority to our corporate culture and ethos. The Company, as a regulated investment firm, has a duty to act honestly, fairly, professionally and in the best interest of our clients when dealing with them.

In relation to Leverage, we are required:

- a. To set leverage levels that reflect retail clients' knowledge and experience in trading in complex financial instruments like CFDs given that trading with leverage and margin is a key characteristic of trading in CFDs;
- b. To avoid any aggressive leverage practices towards our retail clients;
- c. Given that, we effectively provide leverage, to have regard to our own risk management appetite and risk bearing capacity and to have in place policies, procedures and practices to manage our (primarily) market risk emanating from such leverage and margin trading by our clients. Following the aforementioned, the Company has a neutral risk appetite. We take into consideration both the leverage provided to our clients and the leverage provided by our execution venues with which we hedge clients' positions along with our available own funds.
- d. To apply regulatory requirements and caps as set out by our supervisory authority, CySEC, or any other supervisory authority in any jurisdiction we offer our services to.

4. Leverage Trading and Margin

Trading on leveraged capital means that clients can trade amounts significantly higher than the funds invested, which only serves as the margin. High leverage can significantly increase the potential return, but it can also significantly increase potential losses.

4.1 Leverage Ratios for Different Asset Classes and Financial Instruments and Different Clients

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We enable our clients to trade via our online platforms. For retail clients, lower leverage limits apply which cannot exceed the maximum level as depicted in the following table.

It shall be noted that CySEC prescribes maximum default leverage ratio of 1:30 on major FX instruments however, certain jurisdictions may apply other regulatory caps of leverage ratios based on their national product intervention measures.

StreamsFX is a brand operated by Streams Financial Services Ltd, a Cyprus Investment Firm (CIF) authorized and supervised by the Cyprus Securities and Exchange Commission (CySEC) with CIF License number 376/19 and Company registration number HE387124.

We reserve the right to reduce leverage ratios for CFDs in financial instruments that maybe the subject of actual or anticipated corporate actions, with or without notice to the clients, in order to address likely market and financial instrument volatility. Whenever possible, we might give 3 business days' notice of such changes so as to enable the clients to take any actions might consider appropriate.

Furthermore, we also reserve the right to apply a specific leverage per single instrument in the event that client orders are exceeding a predetermined position size limit.

The applicable leverage ratios can be found at the Company's websites at any point in time.

CFDs	Max Leverage for Retail Clients	Max Leverage for Professional Clients	Max Leverage for experienced retail clients**
USDJPY	1:30	1:500	1:100
USDCHF	1:30	1:500	1:100
USDCAD	1:30	1:500	1:100
GBPUSD	1:30	1:500	1:100
GBPJPY	1:30	1:500	1:100
GBPCHF	1:30	1:500	1:100
GBPCAD	1:30	1:500	1:100
EURUSD	1:30	1:500	1:100
EURCHF	1:30	1:500	1:100
EURCAD	1:30	1:500	1:100
CHFJPY	1:30	1:500	1:100
CADJPY	1:30	1:500	1:100
CADCHF	1:30	1:500	1:100
EURJPY	1:30	1:500	1:100
EURGBP	1:30	1:500	1:100
NZDUSD	1:20	1:500	1:60
NZDJPY	1:20	1:500	1:60
NZDCHF	1:20	1:500	1:60
NZDCAD	1:20	1:500	1:60

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GBPNZD	1:20	1:500	1:60
GBPAUD	1:20	1:500	1:60
EURAUD	1:20	1:500	1:60
AUDNZD	1:20	1:500	1:60
AUDJPY	1:20	1:500	1:60
AUDCHF	1:20	1:500	1:60
AUDCAD	1:20	1:500	1:60
EURNZD	1:20	1:500	1:60
AUDUSD	1:20	1:500	1:60
WS30	1:20	1:100	1:60
NASQ100	1:20	1:100	1:60
SP500	1:20	1:100	1:60
DAX30	1:20	1:100	1:60
UK100	1:20	1:100	1:60
XAUUSD	1:20	1:50	1:60
IB35	1:10	1:50	1:30
XAGUSD	1:10	1:50	1:30
UKOIL	1:10	1:50	1:30
USOIL	1:10	1:50	1:30

*The Company takes into account the National Product Intervention Measures introduced by each Member States from time to time.

4.2 Margin Close out Rule

Following, the Cyprus National Product Intervention Measures, margin close out, was introduced, when the clients' funds fall to 50% of the margin needed to maintain their open positions on their CFD account.

5. Negative Balance Protection

The Company offers Negative Balance Protection, meaning that Clients can never lose more than the amounts available in their trading account.

**Please refer to Client classification Policy.