

## TERMS AND CONDITIONS

### (AUSTRALIA)

1. As per spot contract, customer must settle within three working days.
2. Spot margin/charge may apply according to the interest rate differential and the number of days of delay.
3. As per spot contract, e-Trans may make changes (such as contract amount less bank charges, matured/settled date) at any time prior to the spot contact matured/settled.
4. By using our services, you agree to E-Trans Financial Services Guide (FSG); Product Disclosure Statement (PDS) and Privacy Policy and you warrant that all information provided by you is accurate. You have further agreed to the terms of the Master Agreement for foreign exchange transactions. Copies of the Master Agreement; FSG; PDS and Privacy Policy are available on our website: [www.etrans.com.au](http://www.etrans.com.au).
5. These terms of use are governed by and construed in accordance with the laws of Australia and disputes arising in connection with these terms of use shall be subject to the exclusive jurisdiction of the Australia courts.