

Fairness Charter

Our Services are for retail investors and traders who want to trade the markets. The objective of this Charter is to outline the services you should expect from JN Spreads and also what we reasonably expect from you.

This level of transparency benefits everyone by allowing our Services to be consistent and reliable, to be good value, open, honest and mutually fair. Please note, that in the event of any conflict between this Charter and our Terms and Conditions, the Terms and Conditions will prevail.

1. Account Opening / Maintenance

The objective of our customer service team is to make the account opening process as simple as possible. Nonetheless in some circumstances the FSA, administrative or other regulatory bodies, impose on us the requirement to request specific supporting documents for a new account. Please work with our team and they will do their utmost to get you up and running promptly and smoothly.

2. Trading

(a) Queries

Transparency is key in maintaining a mutually beneficial and fair relationship in respect of financial trading. We publish our dealing policies and procedures as well as a summary of our best execution policy on our website so that you can familiarise yourself with the possible outcomes before you enter into a position.

(b) Pricing

Our prices are uniformly delivered to all clients without any bias or skew.

(c) Incorrect Prices

We do not, and will not accept any attempt to trade on prices which are not reflective of the underlying market.

(d) Tight Spreads and High Frequency Trading

JN Spreads are comfortable with offering tight spreads, a free trading platform, free charts and applications. In return, we ask you to respect this by conducting your trading activity in a manner that recognises JN Spreads need to both hedge client positions and manage exposure to markets. Trading repeatedly near the price and/or closing out immediately prevents JN Spreads from hedging. This style of trading may eventually cause auto-execution of trades to be reduced and/or trade requests to be rejected. In some extreme cases auto-execution of trades may be removed completely.

(e) Liquidity

We will endeavour to accommodate your trades on an automated basis; we do however ask you to bear in mind that issues arise when an underlying instrument is illiquid, possibly preventing JN Spreads from hedging adequately. On occasions, where your trade size is significantly greater than the available volume, you should expect to be offered a price which reflects this difference, in other words a fair re-quote.

Queries and Complaints

Your Queries

In case of queries, please contact any member of our customer service team who are specially trained to answer any relevant questions. Our customer services can be reached via email enquiries@jnfinancial.com by phone on: 020 7496 8200

Mistakes

If you have made an obvious mistake, please contact us on 020 7496 8200 and we will do our best, where possible, to rectify the situation in a fair and understanding manner.

3. Technical Support

Our I.T. Support department is committed to resolve and explain any technical issue promptly and in simple terms.

4. Payments

All payment requests will be dealt with as expediently as possible but we ask you to be mindful of the regulations and compliance duties imposed on us by national and international regulators.

5. Our Charges

(a) **No Hidden Charges**

Our charges are transparent, explained on our website and will appear clearly on your statements. Our spreads on indices, commodities, foreign exchange and bonds are fixed during normal market hours and will not be widened, unless, in our view, market conditions dictate it.

(b) **A Full Range of Instruments with Various Benefits to Suit your Objectives**

We are committed to offering various types of trades, all of which have clear benefits designed to suit differing objectives. Our website explains them and provides demonstration examples so that you can decide which is the most cost effective for you.

6. Funding Your Account

Our system is designed to allow clients to view their exposures and financial details clearly and in real time. Ultimately, the responsibility to ensure your account is sufficiently funded is your own. Please ensure you closely monitor your positions and funding levels and that you are ready to take action before your account moves into a margin call.

7. Our Financial Trading Platforms

We go to great lengths to ensure our trading platform is intuitive and easy to use. It is designed to aid you in, finding markets, charts, placing a trade, attaching orders, monitoring your financial positions and reviewing your performance. You are able to view or download simple and easy to read account statements directly from the platform.

JN Spreads is a trading name or WorldSpreads