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XBO Credit Line



What is XBO Credit Line?



XBO Credit Line (CL) allows clients to trade and open positions without holding the funds upfront. XBO provides a temporary Credit Line in a chosen fiat currency or cryptocurrency, enabling clients to sell that asset and buy another. The purchased asset becomes withdrawable only after the client settles (deposits) the sold amount.

How It Works



1. Credit Line Approval

Client receives a Credit Line in a selected fiat or crypto asset.

2. Trading With the CL

Client can open positions using the CL via the platform or API.

3. Sell First, Deposit Later

The client sells the asset they have CL in (even with zero actual balance) and buys another asset.

4. Withdrawal Condition

The purchased asset appears in the account but cannot be withdrawn until the client deposits the sold asset to XBO.

5. Settlement

Once the required amount is deposited, purchased asset becomes fully withdrawable.

Example



A client has an approved Credit Line of **1,000,000 EUR**. He executes a trade: Sell **200,000 EUR** → Buy **220,000 USDC** (using FX rate 1 EUR = 1.10 USDC).

After the trade:

Remaining Credit Line: **800,000 EUR**

Balance: **220,000 USDC**

Withdrawal status: Pending – the USDC becomes withdrawable only after the client deposits **200,000 EUR** (the sold amount).



Settlement:

Once the **200,000 EUR** is deposited and confirmed, the **220,000 USDC** becomes available for withdrawal.

In Short



Trade now using your Credit Line.

No need to hold the sold asset in advance.

Withdraw the purchased asset only after settling the sold amount.