

Compliance & Legals

At Smart Invest, we ensure we are fully transparent about our business model. We disclose all related information and inform users about charges that apply when trading with our platform.

Leveraged Trading

Smart Invest trading platform allows users to trade on leveraged funds. This means that you can trade greater amounts than you deposited, i.e. invest on margin.

Example

Let's say you've deposited \$1,000 on your Smart Invest account. The leverage is 30:1. That means you can trade investments valued up to \$30,000. The minimum account value you need to maintain in your account at all times (e.g. the margin requirement) is one thirtieth ($1/30$) or 2% of your investments value.

Be aware that trading on margin magnifies both potential returns and potential losses. Smart Invest provides its users with an effective way to manage risk and avoid a negative account balance.

Negative Balance Protection

The size of the potential loss is limited to the funds held by us for and on your behalf, in relation to your trading account.

Spread

The spread is the difference between the ask price (on which you buy securities) and the bid price (on which you sell securities) of a particular CFD. When opening and closing a trade, Smart Invest users effectively pay a spread equivalent to this difference.

Visit our courses to learn more about Spread.

Example

Apple CFDs are quoted at \$141.50/\$141.70, then the spread equals to 20 cents. If this spread remains at 20 cents, when you close your trade you will effectively pay 20 cents for every share traded as a spread.

Overnight Premiums

To start trading with Smart Invest, users first need to make a deposit. Since Smart Invest allows users to trade larger amounts than originally deposited, it means there is a funding fee involved. This funding fee, called 'the Overnight Premium', is only charged if a trade is left open overnight.

This means, if you close your position within the same day, you don't pay this Premium.

The Overnight Premium rates are derived based on monthly benchmark interbank rates.

Overnight Premium figures and cut-off times for charging them can be found in the instruments' details section.