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# Does FundedNext offer Swap-Free accounts?

Updated over 2 weeks ago

**FundedNext offers Swap-Free accounts in all challenges for clients who prefer to avoid overnight holding charges.**

With a **swap-free** account, traders can enjoy the same trading conditions as regular account holders during the Challenge Phase without needing additional documentation. FundedNext respects that some clients have personal or religious beliefs prohibiting them from paying or receiving interest.

**Additionally, swap-free accounts offer raw-spreads.**

Please note that the pricing for **swap-free** accounts is **10% higher** than regular accounts, as FundedNext covers the cost of overnight holding charges usually borne by clients.

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