

## IB Universal Account®



# UNIVERSAL DIRECT ACCESS TRADING

at lower commission, execution & margin costs

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The IB Universal Account allows you to trade **multiple products around the world** from a single account. You can trade stocks, options, futures, Forex, bonds, and Exchange Traded Funds (ETFs) all from the same Trader Workstation screen, and your transaction history and positions are all reported on a single statement.

Trading around the world is simple, because you are not required to open accounts in multiple currencies. Deposit a single currency in an account and when you want to trade a product denominated in another currency, a loan is created which is secured by your deposited currency. If you wish to eliminate the loan, you may do so at any time by trading currencies through our **IB IDEAL** network or depositing money in another currency. You will find that our currency exchange rates are better than retail banks or exchange rates offered by the credit card companies.

For each account a single **base currency** designation must be made that determines an account's statement and margin requirement translation currency. However, deposits and withdrawals may be made in any non-base currency in AUD, CAD, CHF, EUR, GBP, HKD, JPY, or USD.

### Note:

US IRA margin accounts are never allowed to borrow currency and must pay in full with the native currency of the asset. This may be accomplished by converting currency before the trade. Universal Account features are not available for cash accounts. See our **Trading Permissions** page for details.