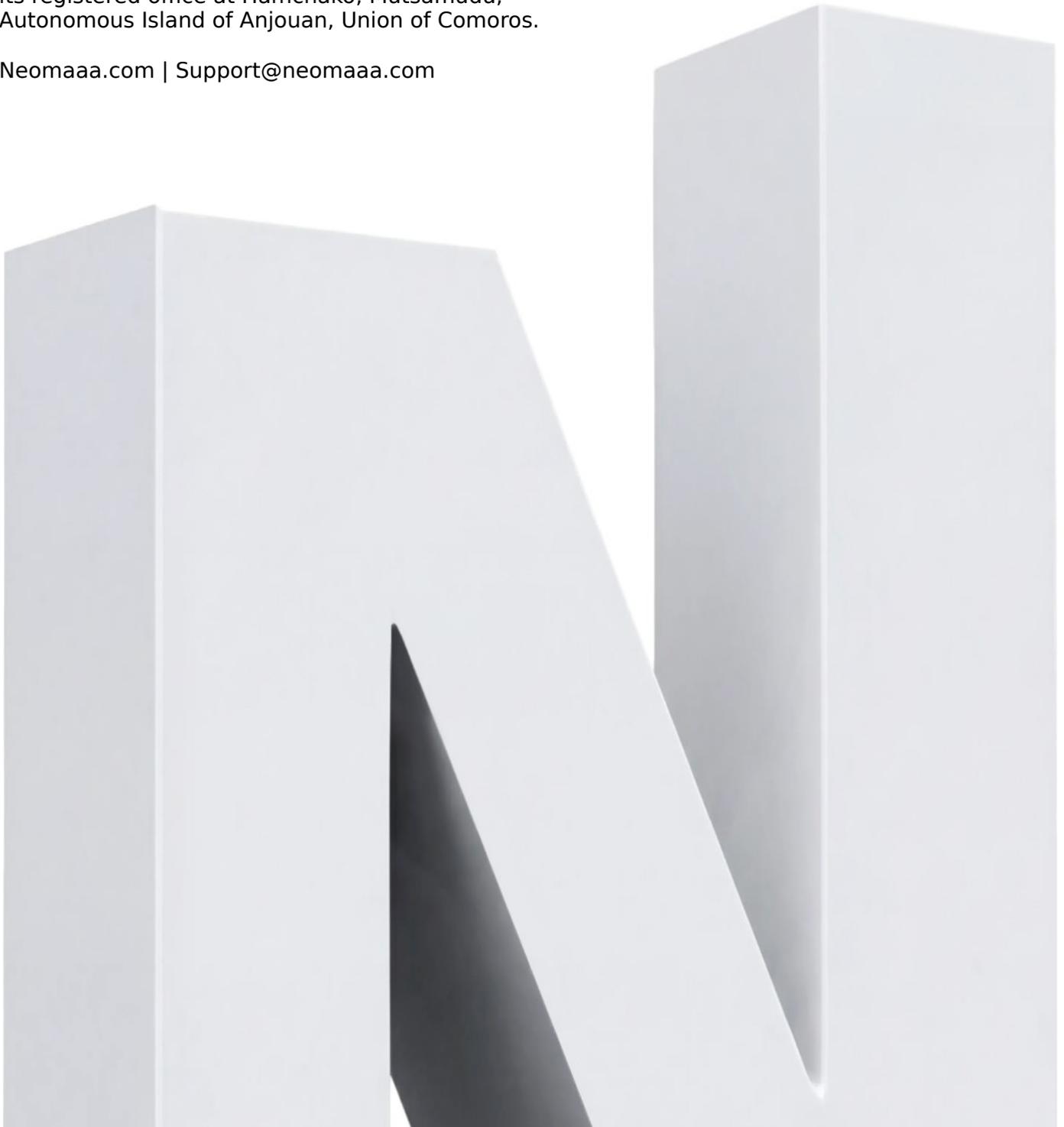


NEOMAAA

Trading Conditions

The Anjouan Offshore Finance Authority of the Union of Comoros with an Investment Dealer license 15968, having its registered office at Hamchako, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros.

Neomaaa.com | Support@neomaaa.com



Trading Conditions

Version v.1.0 — 1 March 2026

Neomaaa Ltd

Registered as International Business Company No. 15968

Licensed under International Brokerage License Number L15968/N

Licensed and authorized by the Anjouan Offshore Finance Authority (AOFA), Union of Comoros
Hamchako, Mutsamudu, The Autonomous Island of Anjouan, Union of Comoros

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1. ACCOUNT TYPES

1.1 Cent Account (Market Execution)

Purpose: Learning and practice account with reduced risk

Minimum Deposit: \$5

Base Currency: CNT (Cents - 100x smaller than USD)

Leverage: Floating, Up to 1:1000

Margin Call Level: 50%

Stop Out Level: 30%

Spread Type: Floating from 0.5 pips

Typical Spread (EUR/USD): 1.0-1.5 pips

SWAP: Variable, typically -\$0.02 to +\$0.01 per lot per day (based on interest rate differentials)

Commission: No commission

Inactivity Fee: \$10 per month (after 30 days of no trading activity)

Contract Size: 1 lot = 1,000 units (100x smaller than standard)

Symbols: Forex, Indices, Metals, Cryptocurrencies

Minimum Trade Size: 0.01 lots

Maximum Trade Size: 100 lots

Maximum Order Limit Size: 200 lots

Total Open Positions: Up to 100 lots or \$10,000 exposure

Market Execution: YES

Instant Execution: NO

Liquidity Routing: Orders may be routed to external liquidity venues depending on size and market conditions

The Anjouan Offshore Finance Authority of the Union of Comoros with an Investment Dealer license 15968, having its registered office at Hamchako, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros.

Hedging: Allowed

Ideal For: Beginners, strategy testing, EA testing

1.2 Standard Account (Market Execution)

Purpose: Professional trading with full-size contracts

Minimum Deposit: \$50

Base Currency: USD

Leverage: Floating, Up to 1:1,000

Crypto: max 1:10

Exotic pairs: max 1:100

Margin Call Level: 50%

Stop Out Level: 30%

Spread Type: Floating from 0.5 pips

Typical Spread (EUR/USD): 1.0-1.5 pips

SWAP: Variable, typically -\$2 to +\$1 per lot per day (based on interest rate differentials)

Commission: No commission

Inactivity Fee: \$10 per month (after 30 days of no trading activity)

Contract Size: 1 lot = 100,000 units (standard)

Symbols: Forex, Indices, Metals, Cryptocurrencies

Minimum Trade Size: 0.01 lots

Maximum Trade Size: 100 lots

Maximum Order Limit Size: 200 lots

Total Open Positions: Up to 100 lots or \$10,000,000 exposure

Market Execution: YES

Instant Execution: NO

Liquidity Routing: Orders may be routed to external liquidity venues depending on volume and market conditions

Hedging: Allowed

Ideal For: Active traders, experienced investors, serious trading

1.3 Raw Account (Market Execution)

Purpose: Premium conditions for high-volume traders

Minimum Deposit: \$500

Base Currency: USD

Leverage: Floating, Up to 1:500

Crypto: max 1:5

Exotic pairs: max 1:50

Margin Call Level: 60% (higher safety threshold)

Stop Out Level: 40% (better protection)

Spread Type: Floating from 0.1 pips (raw spreads)

The Anjouan Offshore Finance Authority of the Union of Comoros with an Investment Dealer license 15968, having its registered office at Hamchako, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros.

Typical Spread (EUR/USD): 0.3-0.5 pips (tightest spreads)
SWAP: Variable, typically -\$2 to +\$1 per lot per day (based on interest rate differentials)
Commission: \$3-8 per lot per side (volume-based tiers):
All volumes: \$3/lot/side (flat rate per PMB v3.9)
Volume-based rebates available through Raw Rebate Programme
Inactivity Fee: \$10 per month (after 30 days of no trading activity)
Contract Size: 1 lot = 100,000 units (standard)
Symbols: Forex, Indices, Metals, Oil, Commodities, Stocks, ETFs, Cryptocurrencies
Minimum Trade Size: 1.0 lots
Maximum Trade Size: 1,000 lots
Maximum Order Limit Size: 2,000 lots
Total Open Positions: Up to 1,000 lots or \$100,000,000 exposure
Market Execution: YES (priority routing for faster execution)
Instant Execution: NO
Liquidity Routing: Orders may be routed to external liquidity venues depending on size, market conditions, and liquidity availability
Hedging: Allowed (reduced margin for hedged positions)
Special Benefits:
Dedicated account manager
Priority customer support 24/5
Free VPS hosting (with \$5,000 balance or 100 lots/month)
Reduced withdrawal fees
Advanced market research
Ideal For: Professional traders, high-volume trading, institutional clients

1.4 Institutional Account (Market Execution)

Purpose: Enterprise-level trading for institutions and large capital
Minimum Deposit: \$50,000
Base Currency: USD, EUR, GBP (multi-currency support)
Leverage: Floating, Up to 1:40 (conservative institutional standard)
Regulatory compliant for institutional clients
Margin Call Level: 80% (maximum protection)
Stop Out Level: 50% (institutional safety standard)
Spread Type: Floating from 0 pips (true raw spreads)
Typical Spread (EUR/USD): 0.1-0.3 pips (best available market pricing)
SWAP: Negotiable, typically from 0.1% annually or custom rates
Commission: \$2-3 per lot per side (equivalent to \$12-15 per \$1M USD traded)
Volume-based negotiable rates for 10,000+ lots/month
Inactivity Fee: None
Contract Size: 1 lot = 100,000 units (standard)

The Anjouan Offshore Finance Authority of the Union of Comoros with an Investment Dealer license 15968, having its registered office at Hamchako, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros.

Symbols: All markets + OTC instruments + Custom instruments

Minimum Trade Size: 10 lots

Maximum Trade Size: Unlimited

Maximum Order Limit Size: Unlimited

Total Open Positions: No limit (subject to credit approval)

Market Execution: YES - Priority routing with tier-1 liquidity providers

Instant Execution: NO

Liquidity Routing: Available based on order size and market conditions - Direct market access (DMA) with minimal latency

Hedging: Allowed with significantly reduced margin

Special Features:

API/FIX protocol connectivity

Custom liquidity solutions

Dedicated liquidity pool access

Multi-account management

White label solutions available

Custom reporting and analytics

Dedicated relationship manager

24/7 priority support

Custom risk management tools

Institutional-grade infrastructure

Co-location options available

Execution:

Average execution speed: <20ms

Direct connections to multiple liquidity providers

Aggregated liquidity from tier-1 banks

Ideal For: Hedge funds, asset managers, proprietary trading firms, banks, large corporate clients

2. ACCOUNT COMPARISON SUMMARY

3. LEVERAGE & MARGIN

3.1 Leverage Limits by Instrument

3.2 Margin Requirements

Margin is calculated using the following formula:

For Forex:

Margin = (Trade Volume × Contract Size) / Leverage

The Anjouan Offshore Finance Authority of the Union of Comoros with an Investment Dealer license 15968, having its registered office at Hamchako, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros.

For CFDs:

Margin = (Trade Volume × Contract Size × Opening Price) / Leverage

3.3 Margin Call and Stop Out Levels

Margin Call:

Warning notification sent when equity reaches specified percentage

Does NOT close positions automatically

Alerts trader to add funds or reduce positions

Stop Out:

Automatic position closure begins when equity falls to this level

System closes most unprofitable positions first

Continues until margin level recovers above stop out threshold

3.4 Margin Calculation Example

Account: Standard Account, Balance: \$1,000

Open Position: 1 lot EUR/USD at 1.1000

Used Margin: $(100,000 \times 1.1000) / 500 = \220

Floating Loss: -\$890

Equity: $\$1,000 - \$890 = \$110$

Margin Level: $(\$110 / \$220) \times 100\% = 50\%$

Result: Margin Call triggered at 50%

If loss continues to -\$934:

Equity: \$66

Margin Level: $(\$66 / \$220) \times 100\% = 30\%$

Result: Stop Out triggered - position automatically closed

4. TRADING INSTRUMENTS

4.1 Currency Pairs (Forex)

MAJOR PAIRS

MINOR PAIRS

EXOTIC PAIRS

4.2 Metals

4.3 CFDs on Indices

4.4 CFDs on Commodities

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4.5 Cryptocurrencies

4.6 Stock CFDs (Raw & Institutional Only)

Available on Pro and Institutional accounts only.

US Stocks: Apple, Microsoft, Amazon, Tesla, Google, Meta, NVIDIA, etc.

European Stocks: Major EU companies from UK, Germany, France

Commission: 0.1% of trade value (minimum \$1)

Note: Full list of available stocks is available in the trading terminal and on the company website.

5. SPREADS & COMMISSIONS

5.1 Spread Types

Fixed Spreads:

Remain constant regardless of market conditions

(Not offered on Market Execution accounts)

Floating Spreads:

Vary based on market liquidity and volatility

(Standard on all Market Execution accounts)

5.2 Spread Behavior

Spreads may widen during:

Major economic news releases (NFP, FOMC, ECB decisions)

Low liquidity periods (market opening/closing)

High volatility events

National holidays

Weekend gaps (Sunday opening)

5.3 Commission Structure

CENT ACCOUNT:

Commission: No commission

Pricing: Spread-based only

STANDARD ACCOUNT:

Commission: No commission

Pricing: Spread-based only

RAW ACCOUNT (Volume-Based Tiers):

Minimum Commission: \$0.30 per trade (regardless of size)

INSTITUTIONAL ACCOUNT:

Standard Rate: \$2-3 per lot per side (\$12-15 per \$1M traded)

Volume Discounts:

10,000+ lots/month: Negotiable custom rates

50,000+ lots/month: Significant discounts available

Contact dedicated relationship manager for quotes

Execution and Pricing Transparency

All commissions, spreads, and fees are applied transparently and visible in the trading platform prior to execution. Neomaaa Ltd does not apply hidden execution fees. Pricing reflects current market conditions, liquidity availability, and execution environment.

5.4 Commission Calculation Example

Trade: 5 lots EUR/USD (Raw Account, 100-500 lots tier)

Commission Rate: \$7/lot/side

Opening: $5 \times \$7 = \35

Closing: $5 \times \$7 = \35

Total Round Turn: \$70

6. SWAP RATES (Overnight Financing)

6.1 Swap Calculation

Swap is charged or credited for positions held overnight (after 00:00 server time GMT+2).

Formula:

Swap = (Lot Size × Contract Size × Swap Rate) / 100 / 365

6.2 Triple Swap

Triple swap is applied to account for the weekend:

Most instruments: Wednesday to Thursday

Some instruments: Friday to Monday

The specific triple swap day is indicated in the contract specification for each instrument.

6.3 Swap Direction

LONG (Buy) Position:

Receives/pays based on currency pair interest rate differential

SHORT (Sell) Position:

Opposite of long position

6.4 Swap Calculation Example

The Anjouan Offshore Finance Authority of the Union of Comoros with an Investment Dealer license 15968, having its registered office at Hamchako, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros.

Position: 1 lot EUR/USD (Long)

Swap Rate: -0.8% annually

Calculation: $(100,000 \times 1.1000 \times 0.8) / 100 / 365 = -\2.41 per day

Note: Swap rates are updated daily based on interbank rates and market conditions. Current rates are available in the trading terminal and on the company website.

6.5 Swap-Free (Islamic) Accounts

Islamic (swap-free) accounts are available upon request for clients who cannot receive or pay interest due to religious beliefs.

Terms:

No swap charged or credited

Admin fee may apply instead

Application with documentation required

Additional terms may apply

Available for: Cent, Standard, Raw Accounts

7. ORDER EXECUTION

7.1 Execution Model

Neomaaa Ltd provides market execution using a multi-venue pricing and execution infrastructure. Orders are executed based on available market liquidity, pricing streams, and internal execution protocols designed to provide efficient, reliable, and fair execution.

Execution characteristics include:

Market execution without requotes

Dynamic liquidity aggregation

Real-time pricing based on global market conditions

Best available execution at time of order processing

Neomaaa Ltd operates a hybrid execution environment combining external liquidity access and internal execution optimization, ensuring consistent execution quality across all client segments.

Neomaaa Ltd does not guarantee execution at requested prices due to market volatility, liquidity conditions, and execution latency.

7.2 Execution Speed

7.3 Slippage

Slippage may occur during:

High volatility periods

Low liquidity conditions

Major news releases

Market gaps

NOTE: Both positive and negative slippage are possible. Positive slippage occurs when the order is executed at a better price than requested.

7.4 Requotes

For Instant Execution only (not applicable to Market Execution accounts)

Requotes may occur when the requested price is no longer available.

The new price will be offered for acceptance or rejection.

Note: Since our accounts use Market Execution (not Instant Execution), requotes do not occur. Instead, orders are executed at the best available market price, which may differ from the requested price (slippage).

7.5 Order Types Available

Market Order - Immediate execution at best available price

Buy Limit - Buy at specified price or lower

Sell Limit - Sell at specified price or higher

Buy Stop - Buy at specified price or higher

Sell Stop - Sell at specified price or lower

Stop Loss - Automatic position closure at specified loss level

Take Profit - Automatic position closure at specified profit level

Trailing Stop - Stop loss that follows profitable price movement

7.6 Order Handling

Market orders: Executed at best available price

Limit orders: Executed at specified price or better

Stop orders: Converted to market orders when price is reached

7.7 News Trading Execution Policy

During high-impact news releases (indicated with high-impact icon on economic calendar):

Spreads may widen significantly

Order execution may be delayed

Slippage may increase

Pending orders within 1-50 pips of current price may be executed with slippage

No compensation is provided for gap-related slippage

7.8 High Volatility Trading Policy

During high-impact market volatility (indicated with high-low candle price gap > 0.1% on the symbol chart):

Spreads may widen significantly

Order execution may be delayed

Slippage may increase

Pending orders within 1-50 pips of current price may be executed with slippage

No compensation is provided for gap-related slippage

Execution Risk Disclosure

Financial markets are subject to rapid price changes and liquidity variations. Execution may occur at prices different from requested levels due to:

Market volatility

Liquidity availability

Order size

Execution latency

Market conditions

This is normal market behavior and applies to all financial institutions globally.

7.9 Weekend/Overnight Gap Policy

If market opens with a gap, Stop Loss and Take Profit orders will be executed at the first available price

Pending orders within the gap will be executed at the first available market price

No compensation is provided for gap-related slippage

8. TRADING HOURS

8.1 Forex Market Hours

Monday 00:00 - Friday 24:00 (Server Time GMT+2)

Trading is closed on weekends

Trading Sessions:

Sydney: 22:00 - 07:00 GMT

Tokyo: 00:00 - 09:00 GMT

London: 08:00 - 17:00 GMT

New York: 13:00 - 22:00 GMT

Note: Highest liquidity occurs during session overlaps (London/New York)

8.2 Metals Trading Hours

XAU/USD, XAG/USD: 01:00 - 24:00 (Server Time GMT+2)

Daily trading break: 00:00 - 01:00

Trading is closed on weekends

8.3 Oil Trading Hours

BRENT, WTI: 01:00 - 24:00 (Server Time GMT+2)

Daily trading break: 00:00 - 01:00

Trading is closed on weekends

8.4 Cryptocurrency Trading Hours

24/7 - Available every day including weekends

No trading breaks

8.5 Indices Trading Hours

Trading hours vary by instrument. Please refer to the contract specifications in your trading terminal or on our website.

General Schedule:

US Indices: 01:00 - 24:00 GMT+2 (with daily break 23:00-23:15)

European Indices: 09:00 - 23:00 GMT+2

Asian Indices: 02:00 - 11:00 GMT+2

8.6 Holiday Schedule

Trading may be unavailable or restricted during national holidays.

Holiday schedule is published on our website at least 10 days in advance.

Affected conditions during holidays:

Trading hours may be shortened

Spreads may widen

Liquidity may be reduced

Withdrawal Processing Policy

Withdrawal requests are processed efficiently and securely. Processing timelines depend on verification status, payment method, transaction size, and compliance requirements. Neomaaa Ltd applies internal risk and compliance procedures to ensure secure and compliant processing. There are no fixed withdrawal limits for fully verified clients, subject to compliance review.

9. DEPOSITS & WITHDRAWALS

9.1 Deposit Methods

Note: While the company does not charge deposit fees, you may incur fees from your bank, card issuer, or payment provider.

9.2 Withdrawal Methods

RAW ACCOUNT BENEFITS:

First 3 bank wire withdrawals per month: FREE

E-wallet withdrawals: 1% (instead of 2%)

Cryptocurrency withdrawals: 0.5% (instead of 1%)

9.3 Withdrawal Policies

Withdrawal to Deposit Method:

Withdrawals up to deposited amount must return to deposit source

Profits can be withdrawn via any available method

Anti-money laundering (AML) requirement

Processing Time:

Requests processed within 1-2 business days

Actual receipt time depends on payment provider

Weekends and holidays may cause delays

10. RISK MANAGEMENT

The Anjouan Offshore Finance Authority of the Union of Comoros with an Investment Dealer license 15968, having its registered office at Hamchako, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros.

10.1 Maximum Position Size

10.2 Hedging

Hedging (opposite positions on the same instrument) is ALLOWED on all trading accounts.

Margin Requirements for Hedged Positions:

Cent/Standard: Full margin required for both positions

Raw: Reduced margin (50% of total margin)

Institutional: Significantly reduced margin (negotiable)

10.3 Negative Balance Protection

Enabled on all retail accounts (Cent, Standard, Pro):

If account balance goes negative due to market volatility, balance will be reset to zero

Applies to: Retail clients only

Does NOT apply in cases of:

Arbitrage trading

Market manipulation

Breach of terms and conditions

Abusive trading practices

11. TRADING RESTRICTIONS & POLICIES (SUMMARY)

IMPORTANT: This section provides a summary of trading restrictions and prohibited activities. For complete details, refer to:

ANNEX A: Trading Restrictions & Anti-Fraud Policy

By trading with the Company, you acknowledge that you have read and agree to comply with the full Trading Restrictions & Anti-Fraud Policy (Annex A).

11.1 Execution Integrity Standards

The Company reserves the right to review and take action on trading activity demonstrating patterns inconsistent with fair market participation, including latency exploitation, execution abuse, or systematic exploitation of the Company's pricing infrastructure.

Exceptions (NOT considered violations):

Stop Loss triggered by market movement

Margin Call / Stop Out forced closures

Trades closed by Company due to error quotes

11.2 Prohibited Trading Strategies (Summary)

The following activities are STRICTLY PROHIBITED:

EXECUTION INFRASTRUCTURE ABUSE:

The Company prohibits trading activity that seeks to exploit technical inefficiencies, latency discrepancies, or price feed anomalies inconsistent with normal market participation. This includes any strategy designed to systematically extract value from the Company's pricing or execution infrastructure rather than from legitimate market movements.

HIGH-FREQUENCY TRADING:

Systematic high-frequency order patterns

Excessive order frequency relative to executed trades

Order patterns designed to exploit execution infrastructure

Systematic patterns inconsistent with fair market participation

ABUSE OF MARKET CONDITIONS:

Trading on error/spike quotes

Systematic gap exploitation

News trading with speed advantage

execution pattern inconsistencies patterns

See Annex A, Sections 3-7 for complete details.

11.3 Account & Financial Fraud Prohibitions (Summary)

MULTI-ACCOUNT FRAUD:

Multiple accounts under different identities

Using family member accounts for coordinated trading

Self-referral schemes

HEDGING ABUSE:

Cross-broker hedging (opposite positions at different brokers)

Cross-account hedging (opposite positions in related accounts)

Coordinated hedging with related parties

COLLUSION:

Coordinated trading between clients

Group trading schemes for exploitation

Profit-sharing arrangements for abuse

BONUS ABUSE:

Multiple accounts for bonus claims

Hedging bonus positions externally

Volume generation without trading intent

PAYMENT FRAUD:

Chargeback fraud

Stolen payment methods

Payment cycling / money laundering

IDENTITY FRAUD:

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Forged or altered documents
Using another person's identity
Misrepresentation of information
See Annex A, Sections 8-16 for complete details.

11.4 Expert Advisors (EAs) & Automated Trading

EAs are PERMITTED with the following restrictions:

ALLOWED:

Manual trading assistants
Risk management EAs (automatic Stop Loss)
Trade journaling and alert EAs
Legitimate algorithmic strategies (complying with all policies)

PROHIBITED:

Arbitrage EAs (any type)
Scalping EAs (trades under the Company's execution integrity standards)
HFT EAs (high order frequency)
News trading EAs with speed advantage
Error quote detection EAs
Any EA designed to circumvent this Policy
The Company maintains a blacklist of prohibited EAs. Use of blacklisted EAs results in immediate profit cancellation and potential account termination.
See Annex A, Sections 12 and 20 for complete details.

11.5 Price Feed & Error Quote Policy

ERROR QUOTES (spike quotes, off-market quotes) are prices that:

Deviate significantly from true market price
Result from technical errors
Are not confirmed by other price sources

COMPANY RIGHTS:

Adjust or cancel trades executed at prices materially inconsistent with aggregated liquidity provider pricing, in accordance with industry execution standards
Adjust trade execution to correct market price
Void profits from error quote trades
Delete erroneous quotes from price history

CLIENT OBLIGATIONS:

Report suspected error quote executions within 24 hours
Not close profitable positions pending review
Accept Company's determination as final
See Annex A, Section 6 for complete details.

11.6 Detection & Monitoring

The Anjouan Offshore Finance Authority of the Union of Comoros with an Investment Dealer license 15968, having its registered office at Hamchako, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros.

The Company maintains internal surveillance systems to ensure fair market access and execution integrity.

All trading activity is subject to review. Suspicious patterns trigger automatic flags for manual investigation.

See Annex A, Section 23 for complete details.

Trading Integrity Policy

To maintain fair and stable trading conditions, Neomaaa Ltd monitors trading activity for abusive or manipulative practices. Examples include:

Latency exploitation

Platform manipulation

Market abuse

Strategies exploiting pricing or execution infrastructure

Automated abusive trading patterns

If such activity is detected, Neomaaa Ltd reserves the right to take appropriate corrective actions, including:

Trade cancellation or adjustment

Account restriction

Account suspension

Profit adjustment where applicable

Actions are applied at Neomaaa Ltd's sole discretion to protect market integrity.

11.7 Consequences & Penalties (Summary)

Violations may result in (graduated response based on severity):

LEVEL 1 - WARNING:

First minor violation

Written warning issued

Violation documented

LEVEL 2 - TRADING RESTRICTION:

Repeated minor violations

Trading limits imposed

Enhanced monitoring

LEVEL 3 - PROFIT CANCELLATION:

Serious violation or pattern of abuse

Profits from prohibited activity voided

Account under review

LEVEL 4 - ACCOUNT SUSPENSION:

Severe violation

All trading suspended

Withdrawals frozen pending investigation

LEVEL 5 - ACCOUNT TERMINATION:

Confirmed serious fraud

The Anjouan Offshore Finance Authority of the Union of Comoros with an Investment Dealer license 15968, having its registered office at Hamchako, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros.

Account permanently closed
All profits forfeited
Permanent ban from Company services
Possible reporting to authorities
SPECIFIC CONSEQUENCES:
See Annex A, Section 24 for complete details.

11.8 Appeals Process

Clients may appeal decisions within 10 business days.

APPEAL PROCEDURE:

1. Submit written appeal to compliance@neomaaa.com

2. Include account number, decision reference, and grounds
3. Independent review within 15 business days
4. Final decision communicated within 5 business days

VALID GROUNDS FOR APPEAL:

Error in fact

Procedural error

New evidence not previously available

Disproportionate penalty

See Annex A, Section 26 for complete details.

11.9 Reference to Full Policy

This summary does not replace the full Trading Restrictions & Anti-Fraud Policy. In case of any discrepancy between this summary and Annex A, the provisions of Annex A shall prevail.

ANNEX A: Trading Restrictions & Anti-Fraud Policy contains:

28 detailed sections

Complete definitions of all prohibited activities

Full detection methods and monitoring details

Complete investigation and appeals procedures

Definitions of all relevant terms

Clients are required to read and understand the full Annex A before trading.

Access Annex A: [Company Website]/legal/trading-restrictions

Request copy: compliance@neomaaa.com

12. INACTIVITY FEE POLICY

12.1 Accounts Subject to Inactivity Fee

APPLIES TO:

Cent Account

Standard Account

Raw Account

DOES NOT APPLY TO:

Institutional Account

12.2 Fee Details

Amount: \$10 per month

Charged After: 30 consecutive days of inactivity

Definition of Inactivity:

No opened positions

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No trading activity (no orders executed)
No deposits or withdrawals

12.3 Exemptions

Accounts with open positions
Accounts with balance below \$10 (entire balance deducted if applicable)
Institutional accounts (never charged)

12.4 How to Avoid Inactivity Fee

Execute at least one trade per 30 days
Maintain an open position
Make a deposit or withdrawal

12.5 Dormant Account Policy

Fee: \$15 per month
Applied after: 6 months of complete inactivity
Additional conditions:
No login to trading platform for 6 months
Replaces standard inactivity fee
Account may be archived after 12 months of complete inactivity

13. ACCOUNT OPENING REQUIREMENTS

13.1 KYC Documentation Required

ALL ACCOUNTS:

Government-issued ID (Passport, National ID, or Driver's License)
Proof of Address (Utility bill or bank statement, less than 3 months old)

RAW ACCOUNT (Additional):

Source of funds documentation
Bank reference letter (optional)
Professional references (optional)

INSTITUTIONAL ACCOUNT (Additional):

Company registration documents
Articles of association
Proof of authorized signatories
Bank reference letter
Source of wealth documentation

The Anjouan Offshore Finance Authority of the Union of Comoros with an Investment Dealer license 15968, having its registered office at Hamchako, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros.

Ultimate beneficial owner (UBO) information

13.2 Verification Timeline

Standard Accounts: 24 hours

Raw Account: 24-48 hours

Institutional Account: 3-5 business days

13.3 Account Restrictions for Unverified Accounts

Maximum deposit: \$2,000

Maximum withdrawal: \$500

Limited trading volume

Full features unlocked after verification

14. INSTITUTIONAL ACCOUNT - ADDITIONAL TERMS

15.1 Special Features

API/FIX Protocol Connectivity:

FIX 4.4 protocol support

REST API for account management

WebSocket for real-time data

Full documentation provided

Custom Liquidity Solutions:

Dedicated liquidity pool access

Aggregated pricing from tier-1 banks

Custom spread arrangements available

Multi-Account Management:

MAM/PAMM capabilities

Sub-account management

Allocation management

Performance tracking

Co-location Options:

Server co-location available

Minimum latency execution

Direct market access

15.2 Onboarding Process

1. Initial inquiry and needs assessment

The Anjouan Offshore Finance Authority of the Union of Comoros with an Investment Dealer license 15968, having its registered office at Hamchako, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros.

2. Documentation submission
3. Due diligence (3-5 business days)
4. Credit assessment
5. Account setup and technical integration
6. Testing period

7. Live trading activation

Total timeline: 2-4 weeks

15.3 Relationship Management

Dedicated relationship manager assigned

24/7 priority support

Regular performance reviews

Custom reporting and analytics

Direct escalation path for issues

15. CORPORATE ACTIONS (Stock CFDs)

16.1 Dividends

When trading CFDs on stocks that pay dividends:

Long positions:

Dividend amount credited to account (minus withholding tax)

Short positions:

Dividend amount debited from account (plus withholding tax)

Adjustment date: Ex-dividend date

Amount: Net of applicable withholding taxes

16.2 Stock Splits

In the event of a stock split:

Position volume will be adjusted proportionally

Opening price will be adjusted proportionally

Stop Loss and Take Profit levels will be adjusted proportionally

No fee charged for adjustment

16.3 Mergers & Acquisitions

In case of company mergers, acquisitions, or delistings:

Open positions may be forcibly closed at the last available price

Clients will be notified 7 days in advance when possible

16. TRADING PLATFORMS

17.1 Available Platforms

The Anjouan Offshore Finance Authority of the Union of Comoros with an Investment Dealer license 15968, having its registered office at Hamchako, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros.

MetaTrader 5 (Desktop, Web, Mobile)

17.2 Platform Features

One-click trading

Multiple order types

Advanced charting tools

Technical indicators: 150+

Expert Advisors (EA) support

Multiple timeframes (M1 to MN1)

Economic calendar

Real-time news feed

Trade copying functionality

17.3 VPS Hosting

Price: \$20/month

FREE for Raw Account clients with:

Minimum balance of \$5,000

OR

Minimum monthly trading volume of 100 lots

Features:

24/7 uptime guarantee

Pre-configured MetaTrader installation

Low latency connection to trading servers

17. BEST EXECUTION POLICY

18.1 Commitment

The company is committed to achieving best execution for all clients.

18.2 Execution Factors

We consider the following factors (in order of importance):

1. Price - Most important factor
2. Cost - Commissions and fees
3. Speed - Execution speed
4. Likelihood - Probability of execution
5. Size - Order size accommodation
6. Nature - Order type

18.3 Execution Venues

The Anjouan Offshore Finance Authority of the Union of Comoros with an Investment Dealer license 15968, having its registered office at Hamchako, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros.

Orders may be routed to:

Tier-1 banks

Prime brokers

Electronic Communication Networks (ECNs)

Liquidity providers

External execution venues

The Company may act as principal or agent depending on execution conditions, order characteristics, and liquidity availability. The selection of execution venue and execution method is at the Company's discretion and forms part of the Company's proprietary execution infrastructure.

18.4 Order Handling Priority

Market orders: Executed at best available price

Limit orders: Executed at specified price or better

Stop orders: Converted to market orders when price is reached

18.

Risk Management Framework

Neomaaa Ltd operates a comprehensive internal risk management system designed to ensure operational stability, execution efficiency, and fair client treatment. This includes:

Real-time exposure monitoring

Liquidity management protocols

Execution optimization systems

Automated and manual risk controls

These systems operate continuously to ensure execution integrity and platform stability.

FORCE MAJEURE

The company shall not be liable for delays or failures in performance resulting from circumstances beyond its control, including but not

limited to:

Natural disasters

War, terrorism, civil unrest

Government actions or regulations

Internet or telecommunication failures

Power outages

Liquidity provider failures

Market suspension

Cyber attacks

Pandemics or health emergencies

During force majeure events:

Trading may be suspended

Spreads may widen significantly

Margin requirements may increase

Open positions may be closed at available prices

19. DISPUTES & COMPLAINTS

20.1 Complaint Procedure

If you have a complaint:

1. Contact customer support immediately

2. Submit formal complaint via email or client portal
3. Include: Account number, date/time, trade ID, detailed description
4. Company will respond within 5 business days

20.2 Dispute Resolution

Internal review period: 15 business days

If unresolved, dispute may be escalated to regulatory authority

External dispute resolution available through financial ombudsman

20.3 Trade Adjustment Requests

Requests for trade adjustments must be submitted within 24 hours of the disputed trade execution.

Claims accepted for:

Price feed errors

Platform malfunctions

Execution delays (within company's control)

20. TERMS & CONDITIONS AMENDMENTS

21.1 Right to Amend

The company reserves the right to amend these trading conditions at any time.

21.2 Notification

Clients will be notified of material changes:

Via email to registered address

Platform notification

Website announcement

Minimum notice period: 5 business days

21.3 Acceptance

Continued use of services after amendments constitutes acceptance of new terms.

21.4 Retroactive Application

Changes to margin requirements, spreads, and commissions may apply to existing open positions.

21. CLIENT CATEGORIZATION

22.1 Retail Client

Default category for individual traders
Highest level of regulatory protection
Negative balance protection applies
Access to dispute resolution services

22.2 Professional Client

Requirements:

Trading experience (minimum 2 years)
Portfolio size (minimum \$500,000)
Professional qualifications in finance

Terms:

Reduced regulatory protection
May have different margin requirements
Higher leverage may be available
Application and assessment required

22.3 Eligible Counterparty

Institutional clients only
Minimum regulatory protection
Custom trading terms available
Direct negotiation on all terms

22. DATA PROTECTION & PRIVACY

Client data protected in accordance with applicable data protection laws
Data retention period: 5 years after account closure
Data usage: Account management, compliance, marketing (with consent)
Right to access, correct, or delete personal data
Privacy policy available on company website

23. GLOSSARY OF TRADING TERMS

Ask Price

The price at which you can BUY an instrument

Bid Price

The price at which you can SELL an instrument

Spread

The difference between Bid and Ask prices

Pip

The smallest price increment (usually 0.0001 for most pairs)

Lot

Standard trading volume unit (100,000 units for forex)

Leverage

Borrowed capital to increase trading position size

Margin

Collateral required to open and maintain positions

Equity

Account balance plus/minus floating P&L

Free Margin

Equity minus used margin

Margin Level

$(\text{Equity} / \text{Used Margin}) \times 100\%$

Margin Call

Warning when margin level reaches critical threshold

Stop Out

Automatic closing of positions when margin level is too low

Swap

Interest charged or earned for holding positions overnight

Slippage

Difference between expected and actual execution price

Gap

Price jump between candles with no trading in between

Hedging

Opening opposite positions to reduce risk

Scalping

Very short-term trading strategy

ECN

Electronic Communication Network

STP

Straight Through Processing

NAV

The Anjouan Offshore Finance Authority of the Union of Comoros with an Investment Dealer license 15968, having its registered office at Hamchako, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros.

Net Asset Value (value per fund unit)

AUM

Assets Under Management (total fund value)

24. IMPORTANT NOTES

1. Spreads and swaps are subject to change without prior notice based on market conditions
2. Leverage may be automatically reduced during weekends, holidays, or high-volatility events
3. Gap Trading: Orders may be executed at a different price than requested if a market gap occurs
4. Maximum loss cannot exceed account balance (Negative Balance Protection applies to retail clients)
5. Trading hours may be adjusted during holidays
6. Corporate actions on stock CFDs result in automatic adjustments
7. Erroneous quotes may be corrected retrospectively
8. All trading involves risk of loss and may not be suitable for all investors
9. Past performance does not guarantee future results
10. The company reserves the right to refuse service to any applicant

25. CONTACT INFORMATION

Customer Support:

Email: support@neomaaa.com

Phone: +[X-XXX-XXX-XXXX]

Live Chat: Available 24/5

Trading Hours Support: 24/5

Office Address:

[Street Address]

[City, Postal Code]

[Country]

Regulatory Information:

Licensed by: Anjouan Offshore Finance Authority (AOFA), Union of Comoros
26.

Execution and Operational Rights

Neomaaa Ltd reserves the right to:

Manage execution infrastructure

Optimize order routing

Adjust pricing sources

Modify execution protocols

in order to maintain operational integrity, execution quality, and system stability. These actions are part of normal brokerage operations.

DISCLAIMER

Trading Forex and CFDs involves significant risk of loss and is not suitable for all investors. Past performance is not indicative of future results.

Leverage can work against you as well as for you. Please ensure you fully understand the risks involved and seek independent advice if necessary.

RISK WARNING:

A significant percentage of retail investor accounts lose money when trading CFDs with this provider. You should consider whether you understand how CFDs work and whether you can afford to take the high risk of losing your money. Returns are not guaranteed. Fund managers' past performance does not guarantee future results. Only invest money you can afford to lose.

TRADING RESTRICTIONS WARNING:

All trading activity is subject to the Trading Restrictions & Anti-Fraud Policy (Annex A). Violation of trading restrictions may result in profit cancellation, account suspension, or termination. Please read Annex A carefully before trading.

27. ANNEXES

The Anjouan Offshore Finance Authority of the Union of Comoros with an Investment Dealer license 15968, having its registered office at Hamchako, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros.

The following annexes form an integral part of these Trading Conditions:

ANNEX A: Trading Restrictions & Anti-Fraud Policy

Complete policy covering:

Prohibited trading strategies (28 sections)

Arbitrage prohibitions (all types)

Execution Integrity Standardss (the Company's execution integrity standards)

High-frequency trading restrictions

Account and financial fraud prohibitions

Expert Advisor restrictions

Detection methods and monitoring

Consequences and penalties

Investigation and appeals procedures

Definitions

File: Trading_Restrictions_Anti_Fraud.md

URL: [Company Website]/legal/trading-restrictions

Request copy: compliance@neomaaa.com

IMPORTANT: By trading with the Company, you acknowledge that you have read, understood, and agree to comply with all annexes.

In case of any discrepancy between main Trading Conditions and any Annex, the provisions of the Annex shall prevail for matters covered by that Annex.

Document Version: 1.1

Last Review Date: February 2026

Annexes:

Annex A: Trading Restrictions & Anti-Fraud Policy (v2.0)

Contact Information

Company: Neomaaa Ltd

Email: support@neomaaa.com

Compliance: compliance@neomaaa.com

Website: neomaaa.com

Address: Hamchako, Mutsamudu, The Autonomous Island of Anjouan, Union of Comoros

Licensed and authorized by the Anjouan Offshore Finance Authority (AOFA), Union of Comoros.

International Brokerage License Number L15968/N

Acknowledgement

By using the Company's services, the Client acknowledges having read, understood and accepted the Trading Conditions.

Neomaaa Ltd

Trading as NEOMAAA

International Business Company No. 15968

Regulated by the Anjouan Offshore Finance Authority (AOFA), Union of Comoros

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