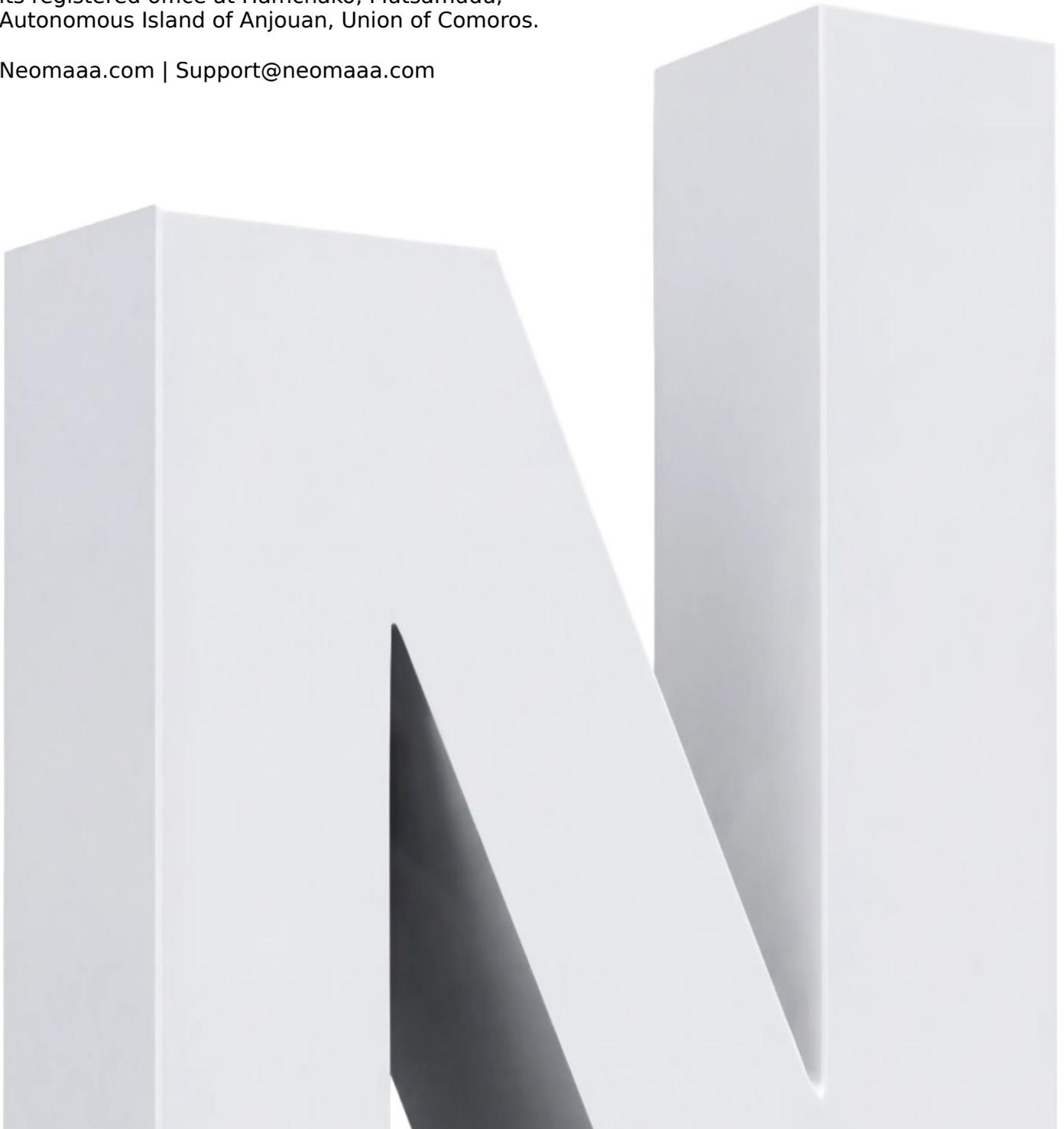


NEOMAAA

Commissions and Fees

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.

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Commissions and Fees

Version v.1.0 — 1 March 2026

Neomaaa Ltd

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

Document Reference: NEOMAAA-CF-v1.0-2026

Created: 1 March 2026

Approved: 1 March 2026

Status: APPROVED • v.1.0

1. TRADING COMMISSIONS

1.1 Forex Trading Commissions

CENT ACCOUNT (Market Execution)

Commission: No commission

Pricing model: Spread-based only

Contract size: 1 lot = 1,000 units (100x smaller)

Notes: Perfect for beginners - all costs included in spread

STANDARD ACCOUNT (Market Execution)

Commission: No commission

Pricing model: Spread-based only

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

Notes: All costs included in spread - simple and transparent

RAW ACCOUNT (Market Execution)

Commission: \$3.00 per lot per side (flat rate)

Round turn cost: \$6.00 per lot (open + close)

Commission charged: At order opening AND closing

Minimum commission: None

VOLUME-BASED COMMISSION TIERS:

Notes:

Commission tier calculated monthly

Tier resets on 1st of each month

Lower spreads compensate for commission

INSTITUTIONAL ACCOUNT (Market Execution Premium)

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Commission: \$20 per million USD traded (\$2.00 per standard lot)

Round turn cost: per lot (at base rate)

Commission charged: At order opening AND closing

Minimum commission: NONE

INSTITUTIONAL COMMISSION TIERS:

VOLUME REBATE PROGRAM (Ultra-High Volume):

Available for: 500,000+ lots monthly

Rebate: \$0.50-\$1.00 per lot

Monthly cashback on commissions

Custom negotiation available

Notes:

Custom pricing agreements available

Negotiable for clients with \$100K+ deposits

Fixed spread agreements possible

Revenue sharing for white-label partners

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.

Notes for All Accounts:

Commission charged in account base currency

Commission non-refundable once trade executed

Commission applies to BOTH opening and closing

Partial position closes: Commission calculated proportionally

1.2 CFD Trading Commissions

INDICES CFDs

Cent Account: No commission (spread-based)

Standard Account: No commission (spread-based)

Raw Account: \$3-8 per lot per side

Institutional: \$2-5 per lot per side (negotiable)

COMMODITIES CFDs (Oil, Gas, Metals)

Cent Account: No commission (spread-based)

Standard Account: No commission (spread-based)

Raw Account: \$3-8 per contract per side

Institutional: \$2-5 per contract per side (negotiable)

PRECIOUS METALS CFDs (Gold, Silver, Platinum, Palladium)

Cent Account: No commission (spread-based)

Standard Account: No commission (spread-based)

Raw Account: \$3-8 per lot per side

Institutional: \$2-5 per lot per side (negotiable)

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STOCK CFDs (Available on Raw & Institutional Only)

Raw Account: 0.1% of trade value (minimum \$1 per side)

Institutional: 0.05-0.08% of trade value (negotiable, minimum \$0.50)

Example - Apple Stock CFD:

Trade: 100 shares at \$180

Trade value: \$18,000

Commission: $\$18,000 \times 0.1\% = \18 per side

Round turn: \$36 total

ETF CFDs (Available on Raw & Institutional Only)

Raw Account: 0.1% of trade value (minimum \$1 per side)

Institutional: 0.05-0.08% of trade value (negotiable)

CRYPTOCURRENCY CFDs

Cent Account: 0.5% of trade value

Standard Account: 0.4% of trade value

Raw Account: 0.2% of trade value

Institutional: 0.1% of trade value (negotiable)

Notes:

Crypto commission charged on trade value

Example: \$10,000 BTC trade at 0.2% = \$20 commission

Higher than forex due to market structure

1.3 Commission Calculation Examples

EXAMPLE 1: Cent Account - EUR/USD

Trade size: 1 lot (1,000 units - cents account)

Commission: \$0

Spread: 1.0 pip = \$0.10

Total cost: \$0.10 per lot

Notes: Perfect for learning - minimal costs

EXAMPLE 2: Standard Account - EUR/USD

Trade size: 1 lot (100,000 units)

Commission: \$0

Spread: 1.0 pip = \$10

Total cost: \$10 per lot

Notes: Simple pricing - what you see is what you pay

EXAMPLE 3: Raw Account - EUR/USD

Trade size: 10 lots

Commission rate: See Raw Rebate Programme per lot per side (1,000-5,000 lots tier)

Opening commission: $10 \times \text{See Raw Rebate Programme} = \45

Closing commission: $10 \times \text{See Raw Rebate Programme} = \45

Total round-turn cost: \$90

Spread cost: $0.3 \text{ pips} \times 10 \text{ lots} \times \$10 = \$30$

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Total trading cost: $\$90 + \$30 = \$120$

Cost per lot: $\$12$

EXAMPLE 4: Institutional Account - EUR/USD

Trade size: 100 lots

Commission rate: $\$1.50$ per lot per side (50K-200K tier)

Opening commission: $100 \times \$1.50 = \150

Closing commission: $100 \times \$1.50 = \150

Total round-turn cost: $\$300$

Spread cost: $0.1 \text{ pips} \times 100 \text{ lots} \times \$10 = \$100$

Total trading cost: $\$300 + \$100 = \$400$

Cost per lot: $\$4$

EXAMPLE 5: Raw Account - BTC/USD Crypto CFD

Trade size: 1 BTC

BTC price: $\$95,000$

Trade value: $\$95,000$

Commission rate: 0.2%

Opening commission: $\$95,000 \times 0.2\% = \190

Closing commission: $\$95,000 \times 0.2\% = \190

Total commission: $\$380$

Note: Commission based on trade value, not lots

EXAMPLE 6: Raw Account - AAPL Stock CFD

Trade size: 500 shares

Share price: $\$180$

Trade value: $\$90,000$

Commission rate: 0.1%

Opening commission: $\$90,000 \times 0.1\% = \90

Closing commission: $\$90,000 \times 0.1\% = \90

Total commission: $\$180$

2. SPREAD COSTS

2.1 Spread Overview

Spread is the difference between BID and ASK prices and represents the primary trading cost for non-commission accounts.

SPREAD STRUCTURE BY ACCOUNT TYPE:

Cent Account: Floating spreads from 0.5 pips

Standard Account: Floating spreads from 0.5 pips

Raw Account: Raw spreads from 0.1 pips (tightest)

Institutional: Raw spreads from 0 pips (best pricing)

Note: Pro and Institutional accounts offer tighter spreads but charge

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commission. Total cost may be lower for active traders.

2.2 Typical Spreads by Instrument

FOREX MAJOR PAIRS

FOREX MINOR PAIRS

FOREX EXOTIC PAIRS

Note: Exotic pairs have wider spreads due to lower liquidity

METALS

INDICES

COMMODITIES

CRYPTOCURRENCIES

Note: Crypto spreads shown as percentage of price due to high volatility

2.3 Spread Behavior & Widening

Spreads are FLOATING and may widen during:

HIGH-IMPACT NEWS EVENTS:

Non-Farm Payrolls (NFP)

Federal Reserve decisions (FOMC)

European Central Bank (ECB) meetings

Bank of England (BoE) rate decisions

GDP releases

Inflation data (CPI, PPI)

Typical widening: 2-5x normal spread

Duration: 5-15 minutes around event

MARKET OPENING/CLOSING:

Sunday market opening (gap risk)

Friday market closing

Session transitions (Tokyo, London, New York)

Typical widening: 1.5-3x normal spread

Duration: 15-30 minutes

LOW LIQUIDITY PERIODS:

Asian trading session (for non-JPY pairs)

Late Friday afternoon

Between Christmas and New Year

National holidays

Typical widening: 2-4x normal spread

HIGH VOLATILITY EVENTS:

Unexpected geopolitical events

Central bank interventions

Market crashes or rallies

Natural disasters affecting major economies

Typical widening: 5-10x normal spread

Unpredictable duration

IMPORTANT NOTES:

Spread widening is NORMAL market behavior

Not a fee - reflects actual market conditions

All brokers experience widening (market-wide)

Institutional accounts have LEAST widening

Check economic calendar to avoid high-risk times

Use limit orders to control execution price

2.4 Spread vs Commission Comparison

COST COMPARISON EXAMPLE: 1 Lot EUR/USD Trade

Standard Account:

Spread: $1.0 \text{ pip} \times \$10 = \10

Commission: \$0

Total cost: \$10 per lot

Raw Account:

Spread: $0.3 \text{ pip} \times \$10 = \3

Commission: $\$5 \times 2 \text{ (open + close)} = \10

Total cost: \$13 per lot

Analysis: For single trades, Standard may be cheaper

But for 100 lots at higher tier:

Standard: $1.0 \times 100 \times \$10 = \$1,000$

Raw: $(0.3 \times 100 \times \$10) + (\$5 \times 100 \times 2) = \$300 + \$700 = \$1,000$

At highest tier, costs become similar

Institutional (100 lots at \$1.50 commission):

Spread: $0.1 \times 100 \times \$10 = \100

Commission: $\$1.50 \times 100 \times 2 = \300

Total: \$400

Best pricing for high volume!

KEY INSIGHT:

Low volume (<10 lots): Standard Account best

Medium volume (10-100 lots): Compare total cost

High volume (100+ lots): Raw/Institutional best

3. OVERNIGHT FINANCING (SWAP) FEES

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.

3.1 Swap Definition & Calculation

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

FORMULA:

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

WHERE:

Lot Size: Your position size

Contract Size: 100,000 for standard accounts, 1,000 for cents

Swap Rate: Annual interest rate differential (%)

Point Value: Value per pip

100: Convert percentage

365: Convert annual to daily rate

3.2 Swap Rates by Account Type

ALL TRADING ACCOUNTS (Cent, Standard, Pro, Institutional):

Same swap rates (based on interbank rates)

Updated daily by liquidity providers

Can be positive (you receive) or negative (you pay)

Varies by currency pair and position direction

No swap fees (not a trading account)

Management fees apply instead

Fund managers handle all trading costs

TYPICAL SWAP RATES (Examples - Updated Daily):

Note: These are EXAMPLES. Actual rates change daily based on:

Central bank interest rates

Market liquidity

Interbank lending rates

Current rates displayed in MT5 terminal

3.3 Triple Swap Days

Triple swap charged to account for weekend holding costs.

SCHEDULE:

Wednesday to Thursday: Most forex pairs and metals

Friday to Monday: Some indices and commodities

CALCULATION:

Normal swap: -\$2.50 per lot

Triple swap day: $-\$2.50 \times 3 = -\7.50 per lot

IMPORTANT:

Triple swap applies to ALL positions held through rollover

Check instrument specifications for triple swap day

Consider closing positions before triple swap day
Long-term traders: Factor this into strategy
Visible in MT5 contract specifications

3.4 Swap Calculation Examples

EXAMPLE 1: EUR/USD Long Position

Position: 1 lot long EUR/USD

Swap rate: -0.8% annually

Daily swap = $(100,000 \times 1.1000 \times 0.8) / 100 / 365$
= \$2.41 per day

Hold for 7 days: $\$2.41 \times 7 = \16.87

With triple swap: $\$2.41 \times 7 + (\$2.41 \times 2) = \$21.69$

EXAMPLE 2: USD/JPY Short Position

Position: 1 lot short USD/JPY

Swap rate: -0.6% annually

Daily swap = $(100,000 \times 150.00 \times 0.6) / 100 / 365$
= -\$2.47 per day (you pay)

Hold for 30 days: $\$2.47 \times 30 = -\74.10 (cost)

EXAMPLE 3: Gold (XAU/USD) Position

Position: 1 lot long XAU/USD

Swap rate: -1.2% annually

Price: \$2,000

Daily swap = $(100 \text{ oz} \times 2000 \times 1.2) / 100 / 365$
= \$6.58 per day

Hold for 14 days: $\$6.58 \times 14 = \92.12 (significant cost!)

EXAMPLE 4: Cents Account - EUR/USD

Position: 1 lot (1,000 units in cents account)

Swap rate: -0.8% annually

Daily swap = $(1,000 \times 1.1000 \times 0.8) / 100 / 365$
= \$0.024 per day (100x smaller!)

Perfect for learning swap mechanics with minimal cost

3.5 Swap-Free (Swap-free) Accounts

Available for clients who cannot receive or pay interest due to religious beliefs.

ELIGIBILITY:

Swap-free clients (religious documentation required)

Available on: Cent, Standard, Raw Accounts

Not available on: Institutional (different structure)

APPLICATION PROCESS:

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1. Request swap-free account via email
2. Provide religious documentation
3. Approval within 3-5 business days
4. Convert existing account OR open new one

FEE STRUCTURE OPTIONS:

OPTION A - Admin Fee Method:

No swap charged or credited

Admin fee: 0.1% per position per day

Applied to all open positions at rollover

Typically cheaper than negative swap

Example: \$10,000 position \times 0.1% = \$10 per day

OPTION B - Fixed Fee Method:

No swap charged or credited

Fixed fee: \$5 per lot per day

Applied to all open positions at rollover

Simple calculation

Example: 2 lots \times \$5 = \$10 per day

OPTION C - Wider Spread Method:

No swap or admin fees

Spreads wider by 0.5-1.0 pips

Cost included in spread

No daily charges

Example: EUR/USD spread 1.5 pips instead of 1.0 pip

CLIENT CHOOSES preferred method based on trading style.

RESTRICTIONS:

Positions must have trading purpose (no arbitrage)

Maximum hold time: 7 days (some accounts)

Scalping and hedging may be restricted

Company reserves right to review activity

Abuse of swap-free status may result in conversion to regular account

IMPORTANT NOTES:

Swap-free is NOT "cost-free" - admin fees apply

Choose method based on your trading style

Long-term positions: Admin fee can be expensive

Short-term trading: May be cost-effective

Compare total costs before requesting

4. DEPOSIT FEES

4.1 Company Deposit Policy

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.

[COMPANY NAME] DOES NOT CHARGE DEPOSIT FEES!

Bank wire transfers: FREE

Credit/Debit cards: FREE

E-wallets: FREE

Cryptocurrency: FREE

All other methods: FREE

We want your full deposit working for you, not paying fees!

4.2 Deposit Methods, Limits & Processing Times

NOTES:

"Instant" = Within 5 minutes (usually)

Business days: Monday-Friday (excluding holidays)

Maximum per transaction (can make multiple deposits)

Processing time = Time until funds in trading account

4.3 Deposit Limits by Account Type

CENT ACCOUNT:

Minimum first deposit: \$5

Minimum subsequent: \$10

Maximum per deposit: No limit

Recommended: \$50-500 for learning

STANDARD ACCOUNT:

Minimum first deposit: \$50

Minimum subsequent: \$50

Maximum per deposit: No limit

Recommended: \$500-10,000 for active trading

RAW ACCOUNT:

Minimum first deposit: \$500

Minimum subsequent: \$1,000

Maximum per deposit: No limit

Recommended: \$10,000-100,000 for professional trading

Minimum subsequent: \$500

Maximum per fund: No limit

INSTITUTIONAL ACCOUNT:

Minimum first deposit: \$50,000

Minimum subsequent: \$10,000

Maximum per deposit: No limit

Recommended: \$500,000+ for institutional operations

4.4 Deposit Verification Requirements

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.

BY VERIFICATION STATUS:

UNVERIFIED ACCOUNTS (Email + Phone verified only):

Maximum total deposits: \$2,000

Maximum withdrawals: \$500

Limited trading functionality

Must verify to increase limits

VERIFIED ACCOUNTS (Full KYC completed):

Unlimited deposits

Unlimited withdrawals

Full trading functionality

All features unlocked

VERIFICATION REQUIREMENTS:

1. Government-issued ID (Passport, Driver's License, National ID)
2. Proof of Address (Utility bill, Bank statement <3 months old)
3. Selfie with ID (sometimes required)
4. Source of Funds (for large deposits \$50,000+)

VERIFICATION TIMELINE:

Standard: 24 hours

Rush: 6-12 hours (contact support)

Institutional: 3-5 business days (enhanced due diligence)

4.5 Third-Party Fees (Not Charged by Us)

While we don't charge deposit fees, you MAY incur fees from:

BANK WIRE TRANSFERS:

Sending bank fee: \$15-50 (your bank)

Intermediary bank fee: \$10-25 (correspondent banks)

Currency conversion: 0.5-2% (if not USD)

Total typical cost: \$25-75 for international wires

CREDIT/DEBIT CARDS:

Card processing: Usually absorbed by us (FREE to you)

Foreign transaction fee: 1-3% (your card issuer)

Cash advance fee: If card treats as cash (rare)

Typical cost: \$0-30 depending on card

E-WALLETS:

Deposit to e-wallet: Varies by method

E-wallet to broker: Usually FREE

Currency conversion: 0.5-2% (if applicable)

Typical cost: \$0-20

CRYPTOCURRENCY:

Network fee (gas fee): \$1-50 (blockchain network)

Exchange withdrawal fee: \$5-25 (your crypto exchange)

Price volatility: Can gain/lose during transfer

Typical cost: \$6-75 depending on network congestion

LOCAL METHODS:

Usually minimal fees

Check with payment provider

Typical cost: \$0-10

IMPORTANT:

These fees are OUTSIDE our control

Charged by banks, card networks, payment processors

Not refundable by us

Compare methods to minimize total cost

Large deposits: Wire transfer often most economical

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Small deposits: E-wallets or cards usually best

4.6 Deposit Processing & Crediting

INSTANT METHODS (Cards, E-wallets, Crypto):

Funds appear in account: Within 5-30 minutes

Can start trading: Immediately

Notification: Email + SMS + Platform notification

BANK TRANSFER METHODS:

Funds received by us: 1-3 business days

Credited to account: Same day after bank confirmation

Can start trading: After credit

Notification: Email when credited

PENDING DEPOSITS:

Visible in client portal as "Pending"

Updated when received

Contact support if delayed beyond stated time

DEPOSIT MATCHING:

Automatic: For registered payment methods

Manual review: For first-time methods or large amounts

Additional verification: May be requested for compliance

4.7 Currency Handling

DEPOSIT CURRENCY:

Can deposit in: USD, EUR, GBP, and other major currencies

Account currency: Set when opening account

Conversion: If deposit currency \neq account currency

CONVERSION FEES:

Cent Account: 0.5% currency conversion fee

Standard Account: 0.5% currency conversion fee

Raw Account: 0.3% currency conversion fee

Institutional: 0.1-0.2% (negotiable)

CONVERSION RATE:

Current interbank rate at time of deposit

No hidden markup beyond stated percentage

Rate locked when processing begins

Displayed in client portal before confirmation

EXAMPLE:

Deposit: €1,000

EUR/USD rate: 1.1000

Conversion fee: 0.5%

USD received: $\text{€}1,000 \times 1.1000 \times (1 - 0.005) = \$1,094.50$

Your account credited: \$1,094.50

MULTI-CURRENCY ACCOUNTS (Institutional only):

Hold multiple currencies in one account

No conversion fees between sub-accounts

Trade in any available currency

Consolidated reporting

Contact institutional sales

5. WITHDRAWAL FEES

5.1 Withdrawal Methods, Processing & Fees

IMPORTANT NOTES:

Processing time = Our internal processing (1-2 business days)

Actual receipt time = Processing + Payment method delivery time

Weekend/Holiday: Processing starts next business day

Large withdrawals (\$100,000+): May require additional verification

5.2 Withdrawal Fees by Account Type

CENT ACCOUNT:

Bank wire: \$25 per withdrawal

Cards: FREE (up to deposit amount)

E-wallets: 2% (minimum \$2)

Crypto: 1% (minimum \$10)

STANDARD ACCOUNT:

Bank wire: \$25 per withdrawal

Cards: FREE (up to deposit amount)

E-wallets: 2% (minimum \$2)

Crypto: 1% (minimum \$10)

RAW ACCOUNT - SPECIAL BENEFITS:

Bank wire: FREE for first 3 withdrawals per month, then \$25

Cards: FREE (up to deposit amount)

E-wallets: 1% (minimum \$1) - REDUCED

Crypto: 0.5% (minimum \$5) - REDUCED

SAVINGS EXAMPLE:

3 wire withdrawals/month: $\$25 \times 3 = \75 saved

\$10,000 e-wallet: 1% vs 2% = \$100 saved

Annual savings: \$1,000+ for active withdrawers

INSTITUTIONAL ACCOUNT - PREMIUM BENEFITS:

Bank wire: FREE (unlimited)

Cards: FREE (up to deposit amount)

E-wallets: 0.5% (minimum \$0.50) - LOWEST

Crypto: 0.3% (minimum \$3) - LOWEST

Priority processing: Same-day for e-wallets, 1 day for wires

BENEFITS:

Zero wire fees (save \$25+ each time)

Lowest percentage fees

Fastest processing

Dedicated withdrawal support

5.3 AML Withdrawal Policy (Anti-Money Laundering)

PRINCIPLE: WITHDRAWALS MUST RETURN TO SOURCE

FIRST PRIORITY - Return to Deposit Method:

Card deposits → Must withdraw to same card (up to deposited amount)

Bank deposits → Must withdraw to same bank account

E-wallet deposits → Must withdraw to same e-wallet

Crypto deposits → Should withdraw to verified crypto address

SECOND PRIORITY - Profits Withdrawal:

After returning deposited amount to source

Profits can be withdrawn via any available method

Your choice of withdrawal method

EXAMPLE:

Deposited: \$5,000 via Visa card

Account balance: \$7,500 (profit: \$2,500)

MUST withdraw to card: \$5,000 (deposit amount)

CAN withdraw via any method: \$2,500 (profits)

You choose: Bank wire for profits (faster for large amounts)

EXCEPTION: Original Method Unavailable

If original deposit method no longer available:

1. Contact support with explanation
2. Provide proof (card expired, e-wallet closed, etc.)
3. Alternative method approved

4. Bank transfer usually approved as alternative
5. Additional verification may be required

VERIFICATION REQUIREMENTS:

Small withdrawals (<\$500): Minimal verification

Medium withdrawals (\$500-\$10,000): Standard KYC required

Large withdrawals (\$10,000+): Enhanced verification:

Proof of identity

Proof of address

Source of funds documentation

Bank account verification

Possible video verification call

5.4 Withdrawal Processing Timeline

PHASE 1: REQUEST SUBMISSION

Submit via: Client portal or MT5

Time: 24/7 available

Confirmation: Immediate email

PHASE 2: INTERNAL PROCESSING

AML compliance check

Balance verification

Payment method validation

Typical time: 1-2 business days

Rush processing: Available for Raw/Institutional (contact manager)

PHASE 3: PAYMENT DISPATCH

Bank wire: Sent to your bank

Cards: Refund processed

E-wallets: Transfer initiated

Crypto: Transaction broadcast

Notification: Email with transaction ID

PHASE 4: RECEIPT

Bank wire: 1-3 business days after dispatch

Cards: 3-5 business days (varies by card issuer)

E-wallets: Same day to 1 business day

Crypto: 1-6 confirmations (minutes to hours)

TOTAL TIME EXAMPLES:

E-wallet (Skrill): 1-3 business days total

Bank wire (domestic): 2-5 business days total

Bank wire (international): 3-7 business days total

Crypto: 1-3 business days total

Card refund: 4-7 business days total

DELAYS CAN OCCUR DUE TO:

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Incomplete verification
Weekend/holiday submission
Bank processing delays
Incorrect payment details
Large amount requiring additional checks
First-time withdrawal (additional security)

5.5 Withdrawal Limits & Restrictions

DAILY WITHDRAWAL LIMITS:

CENT ACCOUNT:

Subject to verification and compliance review
Subject to internal processing protocols
No fixed monthly limit for verified clients

STANDARD ACCOUNT:

Subject to verification and compliance review
Subject to internal processing protocols
Maximum per month: No limit

RAW ACCOUNT:

Subject to verification and compliance review
Subject to internal processing protocols
Maximum per month: No limit
No daily limits (fund redemption process)
Redemption: T+3 business days
Minimum remaining: \$500 (or close account)

INSTITUTIONAL ACCOUNT:

No limits
Large amounts (\$1M+): Advance notice appreciated (48h)
Priority processing guaranteed

WITHDRAWAL FREQUENCY:

Cent/Standard: No limit on number of withdrawals
Raw: Optimized for frequent withdrawals (lower fees)
Institutional: Unlimited with no fees

RESTRICTIONS:

Cannot withdraw while open positions (or only free margin)
Cannot withdraw bonus amount (only profits from bonus)
Cannot withdraw during active investigation
Must meet trading volume requirements (if bonus accepted)

5.6 Withdrawal Fee Examples

EXAMPLE 1: Standard Account - Small Withdrawal

Withdrawal amount: \$500

Method: E-wallet (Skrill)

Fee: $\$500 \times 2\% = \10

You receive: \$490

EXAMPLE 2: Standard Account - Bank Wire

Withdrawal amount: \$5,000

Method: Bank wire transfer

Our fee: \$25

Your bank fee: ~\$15 (receiving international wire)

Total fees: ~\$40

You receive: \$4,960 in your bank

EXAMPLE 3: Raw Account - Monthly Withdrawals

Month with 5 withdrawals:

First 3 wires: FREE (Pro benefit)

4th wire: \$25

5th wire: \$25

Standard Account would pay: $\$25 \times 5 = \125

Raw Account pays: $\$25 \times 2 = \50

SAVINGS: \$75

EXAMPLE 4: Institutional Account - Large Withdrawal

Withdrawal amount: \$100,000

Method: Bank wire transfer

Our fee: FREE (Institutional benefit)

Your bank fee: ~\$25 (receiving domestic wire)

Total fees: \$25

Effective fee: 0.025%

Compare to e-wallet: $\$100,000 \times 0.5\% = \500

SAVINGS: \$475 by using wire for large amounts

EXAMPLE 5: Profit Withdrawal After Card Deposit

Original deposit via Visa: \$3,000

Current balance: \$8,000

Withdrawal plan:

1. To Visa card (deposit amount): \$3,000 - FREE

2. Profit via bank wire: \$5,000 - \$25 fee

Total fees: \$25

You receive: \$7,975

5.7 Failed Withdrawal Handling

COMMON REASONS FOR FAILED WITHDRAWALS:

Incorrect bank account details

Card expired or closed

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E-wallet account closed
Bank rejected transfer (compliance)
Insufficient verification documents
WHAT HAPPENS:

1. Notification: Email + SMS + Platform alert
2. Funds returned: To your trading account
3. Fees refunded: If failure not your fault
4. Resolution: Support contact to fix issue
5. Resubmit: After issue resolved

FEES FOR FAILED WITHDRAWALS:

If our error: FREE - fees refunded

If your error: May be charged

Incorrect details: \$10 investigation fee

Closed account: \$15 failed payment fee

Multiple failures: \$25 repeated processing fee

RESOLUTION TIME:

Issue identified: 1-2 business days

Funds returned to account: Immediately

Issue fixed and retry: Same day to 3 business days

5.8 Withdrawal Optimization Tips

TO MINIMIZE FEES:

FOR CENT/STANDARD ACCOUNTS:

Withdraw profits to cards first (FREE up to deposit amount)

Use e-wallets for medium amounts (\$100-\$5,000)

Use bank wire for large amounts (\$5,000+) despite \$25 fee

Consolidate: Better to withdraw \$5,000 once than \$1,000 five times

FOR RAW ACCOUNTS:

Use your 3 FREE wire withdrawals per month

Plan monthly withdrawals to maximize FREE wires

E-wallets at 1% still good for urgent/small amounts

FOR INSTITUTIONAL:

Always use bank wire (FREE unlimited)

Advance notice for \$1M+ (not required but appreciated)

TO SPEED UP WITHDRAWALS:

Complete full verification BEFORE first withdrawal

Use payment methods registered in your name

Submit during business hours (Monday-Friday)

Avoid Thursday/Friday (may process next week)

Ensure no open positions (or request partial withdrawal)

Raw/Institutional: Contact relationship manager for priority

WITHDRAW FREQUENCY STRATEGY:

Day traders: Weekly or bi-weekly

Swing traders: Monthly

Long-term investors: Quarterly or as needed

Institutional: Custom schedule

6. INACTIVITY FEES

6.1 Inactivity Fee Policy

ACCOUNTS SUBJECT TO INACTIVITY FEE:

Cent Account

Standard Account

Raw Account

ACCOUNTS EXEMPT:

Institutional Account (waived for institutional clients)

FEE AMOUNT: \$10 per month

CHARGED AFTER: 30 consecutive days of complete inactivity

6.2 Definition of Inactivity

YOUR ACCOUNT IS CONSIDERED INACTIVE WHEN ALL OF THESE ARE TRUE:

No opened trading positions

No trading activity (no orders executed)

No pending orders

No deposits or withdrawals

No login to trading platform or client portal

ACTIVITY THAT PREVENTS INACTIVITY FEE:

Execute at least one trade (even 0.01 lot)

Maintain at least one open position

Place a pending order

Make a deposit (any amount)

Make a withdrawal

Login to MT5 and place any order

NOTE: Simply logging in does NOT count as activity. You must perform a trading or financial action.

6.3 How Inactivity Fee Works

TIMELINE:

Day 1-30: Normal account (no activity)

Fee: NONE

Day 31: First inactivity fee charged

Fee: \$10 deducted from balance

Notification: Email sent 3 days before

Day 61: Second inactivity fee

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Fee: \$10 deducted

Day 91: Third inactivity fee

Fee: \$10 deducted

Day 181 (6 months): Dormant account

Fee: \$15 per month (increased)

AUTOMATIC EXEMPTIONS:

Accounts with open positions: NEVER charged

Accounts with balance below \$10: Fee deducted (account goes to \$0)

Accounts with \$0 balance: No fee (nothing to deduct)

Institutional accounts: NEVER charged (waived)

6.4 Dormant Account Policy (Extended Inactivity)

DORMANT STATUS: 6+ months of complete inactivity

DORMANT ACCOUNT FEE: \$15 per month (higher than regular inactivity)

ADDITIONAL CONSEQUENCES:

No login for 6 months: Platform access may be suspended

Must contact support to reactivate

Additional verification may be required

Trading permissions may be reset

ACCOUNT ARCHIVAL: 12+ months complete inactivity

Accounts with balance may be archived

Funds held securely (not forfeited)

Contact support to restore account

Re-verification required

Processing fee: \$50 for restoration

PREVENTING DORMANT STATUS:

Execute one trade every 3-6 months

Login and move stop loss on demo position

Make small deposit/withdrawal quarterly

Place pending order (keeps account active)

6.5 Inactivity Fee Examples

EXAMPLE 1: Small Account Going Inactive

Starting balance: \$150

No activity for 45 days

Day 31: \$10 fee charged → Balance: \$140

Day 61: \$10 fee charged → Balance: \$130

Action: Client logs in on day 62, places 0.01 lot trade

Result: Inactivity timer reset, no further fees until day 92

EXAMPLE 2: Account Below \$10 Balance

Starting balance: \$8
No activity for 35 days
Day 31: \$10 fee charged (but only \$8 available)
Result: Entire \$8 balance deducted, account goes to \$0
Client can deposit again anytime to reactivate
EXAMPLE 3: Raw Account with Position
Balance: \$25,000
Open position: 1 lot EUR/USD
No new trades for 90 days
Inactivity fee: NONE (has open position)
EXAMPLE 4: Dormant Account Recovery
Account inactive for 14 months
Last balance: \$500
Inactivity fees deducted: $\$10 \times 6 \text{ months} = \60
Dormant fees: $\$15 \times 8 \text{ months} = \120
Current balance: $\$500 - \$60 - \$120 = \320
Restoration fee: \$50
Final balance after reactivation: \$270

6.6 How to Avoid Inactivity Fees

EASIEST METHODS:

METHOD 1 - Keep One Position Open:

Open 0.01 lot EUR/USD position
Set wide stop loss (50-100 pips)
Close quarterly and re-open
Cost: Minimal spread ($\sim \$0.10$ every 3 months)
Benefit: ZERO inactivity fees

METHOD 2 - Place Pending Order:

Place buy/sell limit far from market (won't execute)
Example: EUR/USD at 1.1000, place buy limit at 1.0500
Renew every 3 months (orders expire)
Cost: ZERO
Benefit: ZERO inactivity fees

METHOD 3 - Execute Small Trade Monthly:

Once per month: Open and close 0.01 lot trade
Any instrument, hold 5 minutes, close
Cost: Spread only ($\sim \$0.10$ per trade = $\$1.20/\text{year}$)
Benefit: Account stays active + you practice trading

METHOD 4 - Use Account Actively:

Actually trade regularly
Make monthly deposits/withdrawals

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Normal account usage prevents fees automatically

RECOMMENDATION BY ACCOUNT TYPE:

Cent Account (\$10-500 balance):

→ Method 1 or 3: Keep small position or trade monthly

Reason: \$10 fee = 1-10% of balance (significant)

Standard Account (\$500-10,000 balance):

→ Method 3: Small monthly trade

Reason: Stay familiar with platform + avoid fees

Raw Account (\$10,000+ balance):

→ Should be actively trading

Reason: If not trading, why have Raw Account?

6.7 Inactivity Fee Refund Policy

REFUNDS ARE GENERALLY NON-REFUNDABLE

However, refund considered in these cases:

VALID REASONS FOR REFUND:

Technical error: Fee charged with active positions

System glitch: Fee charged despite recent trading

Medical emergency: Hospitalization with documentation

Military deployment: With orders documentation

PROCESS:

1. Contact support within 30 days of fee charge
2. Provide reason and supporting documentation

3. Review by compliance team (3-5 business days)
4. If approved: Fee refunded to trading account
5. If denied: Appeal to management (final decision)

NOT REFUNDABLE:

"I forgot about my account"

"I didn't know about the fee" (it's in terms)

"I was on vacation"

"I was busy with work"

Account inactive >90 days (clearly abandoned)

BEST PRACTICE: Don't rely on refunds - stay active!

7. CURRENCY CONVERSION FEES

7.1 When Currency Conversion Applies

CONVERSION NEEDED WHEN:

Deposit currency \neq Account base currency

Withdrawal currency \neq Account base currency

Trading instrument not in account currency

Fees charged in different currency

CONVERSION NOT NEEDED WHEN:

Deposit in account currency (USD \rightarrow USD account)

Withdrawal in same currency as deposit

Trading pairs with your account currency as base/quote

7.2 Currency Conversion Fee Structure

CALCULATION:

Converted Amount = Original Amount \times Exchange Rate \times (1 - Fee%)

7.3 Exchange Rate Source

RATE DETERMINATION:

Real-time interbank rates

No hidden markup beyond stated fee

Updated every few seconds

Locked at time of transaction

Transparent in client portal

RATE DISPLAY:

Shown before transaction confirmation

Client must accept before proceeding

Receipt includes exchange rate used

Competitive with market rates

7.4 Currency Conversion Examples

EXAMPLE 1: Deposit Conversion (Standard Account)

Deposit amount: €1,000

EUR/USD rate: 1.0800

Account base currency: USD

Conversion fee: 0.5%

Calculation:

$€1,000 \times 1.0800 = \$1,080.00$ (before fee)

Fee: $\$1,080.00 \times 0.5\% = \5.40

Final amount: $\$1,080.00 - \$5.40 = \$1,074.60$

You get: \$1,074.60 in your USD account

EXAMPLE 2: Withdrawal Conversion (Raw Account)

Withdrawal amount: \$5,000

Target currency: GBP

GBP/USD rate: 1.2500 (USD/GBP = 0.8000)

Conversion fee: 0.3%

Calculation:

$\$5,000 / 1.2500 = £4,000.00$ (before fee)

Fee: $£4,000.00 \times 0.3\% = £12.00$

Final amount: $£4,000.00 - £12.00 = £3,988.00$

You receive: £3,988.00 in your UK bank account

EXAMPLE 3: Trading Conversion

Account: USD

Trading: EUR/JPY

Position P&L: €500 profit

EUR/USD rate: 1.1000

Conversion fee: 0.5%

Calculation:

$€500 \times 1.1000 = \$550.00$ (before fee)

Fee: $\$550.00 \times 0.5\% = \2.75

Credited to account: $\$550.00 - \$2.75 = \$547.25$

EXAMPLE 4: Institutional No Conversion (Multi-Currency)

Institutional account with multi-currency feature

Deposit: €10,000 into EUR sub-account

Trade: EUR/USD (uses EUR sub-account)

No conversion needed

Fee: ZERO (using native currency)

Benefit: Save 0.1-0.5% on every transaction

7.5 Avoiding Currency Conversion Fees

STRATEGIES TO MINIMIZE CONVERSION COSTS:

STRATEGY 1: Match Account Currency to Your Base Currency

You primarily use USD? → Open USD account

Based in Eurozone? → Open EUR account

Based in UK? → Open GBP account

One-time decision at account opening

STRATEGY 2: Deposit in Account Currency

USD account → Deposit USD only

Use your bank's conversion (often better rate)

Or exchange at lower-cost exchange service first

Then deposit in account currency

STRATEGY 3: Trade Currency Pairs with Your Account Currency

USD account → Trade EUR/USD, GBP/USD, USD/JPY, etc.

EUR account → Trade EUR/USD, EUR/GBP, EUR/JPY, etc.

Profits/losses automatically in your account currency

STRATEGY 4: Use Multi-Currency Account (Institutional)

Hold multiple currency sub-accounts

No conversion between your own sub-accounts

Trade each pair in its natural currency

Consolidated reporting

COST COMPARISON:

Single Currency Account (Standard):

Annual conversions: 10 times (deposits/withdrawals)

Average amount: \$5,000

Fee per conversion: 0.5%

Annual cost: $\$5,000 \times 0.5\% \times 10 = \250

Multi-Currency Account (Institutional):

Annual conversions: 0 (use native currencies)

Annual cost: \$0

SAVINGS: \$250/year

7.6 Institutional Multi-Currency Accounts

AVAILABLE FOR: Institutional accounts only

FEATURES:

Hold USD, EUR, GBP, CHF, JPY simultaneously

Internal transfers between currencies: FREE

Trade in any currency without conversion

Consolidated reporting in your chosen base currency

Convert only when you choose

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BENEFITS:

Zero conversion fees for internal moves

Hedge currency risk naturally

Trade global markets efficiently

Flexibility for international operations

EXAMPLE:

Receive payment in: EUR

Need to pay in: GBP

Also trading in: USD

Single currency account: Convert EUR→USD→GBP (2 conversions)

Multi-currency: Hold EUR, convert to GBP when needed (1 conversion)

SAVINGS: 50% of conversion fees

8. ADMINISTRATIVE FEES

8.1 Account Maintenance Fees

MONTHLY ACCOUNT FEE: NONE

We DO NOT charge monthly maintenance fees

Your money is yours - no "account fee" nonsense

Only pay when you use services (trading, withdrawals)

ACCOUNT OPENING FEE: FREE

All account types: FREE to open

No setup charges

No hidden costs

ACCOUNT CLOSING FEE: FREE

Close account anytime: FREE

Withdraw remaining balance: Standard withdrawal fees apply

No penalty for closing

STATEMENT FEES: FREE

Monthly statements: FREE (automated)

Annual statements: FREE

Custom date range: FREE

Account history: FREE

All available in client portal 24/7

8.2 Document & Service Fees

STANDARD DOCUMENTS & SERVICES: FREE

Trade confirmations: Immediate, FREE

Monthly account statements: FREE

Annual tax summaries: FREE

Account history export: FREE

Password reset: FREE

Standard customer support: FREE

Platform downloads: FREE

Educational materials: FREE

SPECIAL DOCUMENTS & SERVICES: Fees may apply

Account History Report (custom dates):

Last 90 days: FREE

90 days - 1 year: \$10

1-3 years: \$25

3+ years: \$50

Certified copies: +\$25

Legal/Audit Documentation:

Notarized statements: \$50 per document

Apostille service: \$75 per document

Lawyer correspondence: \$100 per letter

Court order compliance: \$150 per request

Account Transfer:

Internal transfer (same client): FREE

Account transfer to another person: NOT ALLOWED (must close & withdraw)

Account Corrections:

Name correction (typo): FREE (within 30 days)

Legal name change: \$50 (requires documentation)

Address update: FREE

Phone/email update: FREE

8.3 VPS Hosting Fees

VIRTUAL PRIVATE SERVER (VPS) for Expert Advisors:

STANDARD PRICING:

Monthly fee: \$20/month

Setup fee: FREE

Specs: 2GB RAM, 40GB SSD, Windows Server

Location: Near trading servers (low latency)

Uptime: 99.9% guaranteed

FREE VPS QUALIFICATION:

RAW ACCOUNT - FREE VPS IF:

Option 1: Maintain minimum \$5,000 balance

OR

Option 2: Trade minimum 100 lots per month

Benefit: Save \$240/year

INSTITUTIONAL ACCOUNT:

VPS: Always included FREE

Enhanced specs: 4GB RAM, 100GB SSD

Dedicated instance available

Co-location options: Contact relationship manager

CENT/STANDARD ACCOUNTS:

Standard VPS pricing applies: \$20/month

No free VPS option

Alternative: Use your own VPS provider

VPS FEATURES:

Pre-configured MT5 installation

Expert Advisor ready

24/7 operation (your EA never stops)

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Automatic updates
Remote desktop access
Technical support included
Backup service

8.4 Chargebacks & Dispute Fees

CHARGEBACK: When you dispute a card deposit with your bank

OUR POLICY ON CHARGEBACKS:

Chargebacks are considered FRAUD

We investigate all chargebacks thoroughly

Account suspended immediately pending investigation

Trading may be restricted

CHARGEBACK FEES:

Chargeback administration fee: \$100 per incident

Investigation fee: \$50

Total if chargeback filed: \$150

PLUS: You must repay any deposit amount + trading losses

CHARGEBACK CONSEQUENCES:

Account permanently closed

All profits forfeited

Banned from opening new accounts

Reported to fraud databases

Possible legal action for large amounts

LEGITIMATE DISPUTES:

If you believe a charge was incorrect:

1. Contact us FIRST before filing chargeback
2. Provide details and reasoning
3. We will investigate (usually resolved in 24-48h)
4. Refund issued if error on our part
5. NO fees charged for legitimate disputes we resolve

EXAMPLE OF LEGITIMATE vs FRAUD:

LEGITIMATE:

You made deposit, we charged twice by error

You canceled deposit before processing, we charged anyway

Wrong amount charged (\$1,000 instead of \$100)

Action: Contact us → We investigate → We refund error

Result: No fees, problem solved

FRAUD/ILLEGITIMATE:

You deposited, traded, lost money, then filed chargeback

You deposited, made profit, withdrew, then filed chargeback

You deposited, traded, now claim "didn't authorize"

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Action: You file chargeback with bank
Result: \$150 fees + account closure + possible legal action

8.5 Verification & Compliance Fees

STANDARD KYC VERIFICATION: FREE

ID verification: FREE

Address verification: FREE

Selfie with ID: FREE

Phone verification: FREE

Standard compliance checks: FREE

ENHANCED DUE DILIGENCE: Usually FREE

Source of wealth documentation: FREE

Large transaction verification: FREE

Ongoing monitoring: FREE

Annual review: FREE

EXCEPTIONS (Fees May Apply):

Verification via notary: Client arranges (external cost)

Document translation: \$50 per document (non-English)

Apostille from your country: Client arranges (external cost)

Video verification call: FREE (we provide)

RUSH VERIFICATION: Available on request

Standard: 24 hours (FREE)

Rush (6 hours): \$50

Emergency (2 hours): \$100

Note: Only during business hours, subject to availability

8.6 Data & Research Fees

MARKET DATA:

INCLUDED FREE:

Real-time quotes in MT5: FREE

Historical price data: FREE

Charts and indicators: FREE

Economic calendar: FREE

Company news and analysis: FREE

PREMIUM DATA (Optional):

Level II market depth: \$50/month (Institutional FREE)

Tick data export: \$20 per month per symbol

Historical tick data: \$100 per year per symbol

Real-time news feeds: Varies by provider

RESEARCH & EDUCATION:

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INCLUDED FREE:

Daily market analysis: FREE

Weekly market outlook: FREE

Educational webinars: FREE

Trading tutorials: FREE

Strategy guides: FREE

Video lessons: FREE

PREMIUM (Raw & Institutional):

Analyst calls: Included

Custom research: Available on request

Personal trading coach: Negotiable

8.7 Transfer & Rollover Fees

INTERNAL TRANSFERS (Between your own accounts):

Transfer between your trading accounts: FREE

Currency conversion fee applies if currencies different

PARTNER ACCOUNT DEPOSITS:

Affiliate deposit bonus: FREE

IB (Introducing Broker) rebates: FREE

Money manager deposits: FREE

POSITION ROLLOVERS:

Daily rollover: FREE (swap charges apply)

Weekend rollover: FREE (triple swap applies)

Contract expiration rollover: FREE (for futures-style CFDs)

Automatic rollover: Always FREE

8.8 Miscellaneous Administrative Fees

ACCOUNT SPLIT: \$100

Divide one account into multiple accounts

Rarely requested

Institutional: FREE (part of MAM/PAMM services)

ACCOUNT MERGE: \$50

Combine multiple accounts into one

Not recommended (better to withdraw & deposit)

Must be your own accounts

PAPER STATEMENTS: \$5 per month

If you request physical mail statements

Digital statements in portal: Always FREE

Why would you want this? Environment!

FAX TRANSMISSIONS: \$2 per page

Who still uses fax? But if you need it...
Email: FREE (much better!)
PHONE TRADING: \$50 per trade
Placing trades by phone instead of platform
Only for emergency when platform unavailable
Institutional: May be waived for large trades

9. COPY TRADING FEES

9.1 Copy Trading Service Fees (For Copiers/Followers)

WHAT IS COPY TRADING:

You copy trades from verified signal providers
Trades executed automatically in your account
You set risk parameters and lot size
Only available from traders who passed our 3-challenge system

FEES FOR COPYING TRADES:

PLATFORM FEE: NONE

We do not charge platform fee for copy trading
Competitive advantage vs other platforms
SIGNAL PROVIDER FEE: Set by each provider (you see before subscribing)
Typical range: 15-30% of profits only
Payment: Automatic from your profits
Frequency: Weekly or monthly
Minimum performance: Usually required before fees charged

EXAMPLE:

Your balance: \$1,000
Copy trader makes: +\$200 profit for you
Signal provider fee: 20%
Fee charged: $\$200 \times 20\% = \40
Your net profit: \$160
Final balance: \$1,160

STANDARD TRADING FEES STILL APPLY:

Spreads: Yes (based on your account type)
Commissions: Yes (if Raw/Institutional account)
Swaps: Yes (if positions held overnight)
These are separate from signal provider fees

SUBSCRIPTION FEES: Usually NONE

Most providers: Performance-based only (no subscription)
Some providers: May charge fixed monthly fee (\$20-100)
Always shown clearly before you subscribe

9.2 Copy Trading Service Fees (For Signal Providers)

BECOMING A SIGNAL PROVIDER:

REQUIREMENTS:

1. Pass our 3-challenge verification system (required)

2. Minimum 6 months verified trading history
3. Positive track record (profitable)
4. Good risk management statistics
5. No trading restriction violations

PLATFORM FEES FOR PROVIDERS:

SETUP FEE: FREE

No cost to become signal provider

We want quality providers

MONTHLY FEE: FREE

No monthly subscription to be provider

You keep your earnings

REVENUE SHARE:

Company share: 20-30% of your provider fees

You keep: 70-80% of fees you charge copiers

Example:

You charge copiers: 25% performance fee

Copier makes: \$1,000 profit

Fee collected: \$250

Company takes: $\$250 \times 25\% = \62.50

You receive: $\$250 \times 75\% = \187.50

PAYMENT FREQUENCY:

Weekly: For high-volume providers

Monthly: Standard

Minimum payout: \$50

YOU SET:

Your performance fee percentage (15-30% typical)

Your subscription fee (if any)

Your trading strategy description

Your risk level disclosure

10. BONUS & PROMOTION FEES

10.1 Bonus Terms Overview

IMPORTANT: Bonuses are OPTIONAL promotional offers.

GENERAL RULES:

Never mandatory - you choose to accept or decline

Trading volume requirements typically apply

Cannot withdraw bonus amount (only generated profits)

Terms clearly stated before acceptance

Can void bonus and withdraw anytime (lose bonus amount)

COMMON BONUSES:

Welcome Bonus: 20-50% on first deposit

Deposit Bonus: 10-30% on subsequent deposits

Volume Bonus: Rebates on trading volume

Referral Bonus: For bringing new clients

Loyalty Bonus: For long-term clients

10.2 Bonus Withdrawal Restrictions

STANDARD BONUS TERMS:

TRADING VOLUME REQUIREMENT:

Typical: Must trade 100 lots per \$1,000 bonus

Example: Receive \$500 bonus → Must trade 50 lots before withdrawal

Volume counted: Only closed trades (open/close = 1 trade count)

WITHDRAWAL BEFORE COMPLETING REQUIREMENTS:

Option 1: Remove bonus, withdraw deposits + profits

Bonus amount removed from account

Your deposits and profits: Fully withdrawable

No penalties

Option 2: Complete requirements, keep bonus

Trade required volume

Bonus becomes withdrawable

Keep everything

EXAMPLE:

Deposit: \$1,000

Bonus: \$200 (20%)

Total balance: \$1,200

Requirement: Trade 20 lots

Scenario A: Trade 10 lots, want to withdraw

Traded: 10 lots (50% of requirement)

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Can withdraw: \$1,000 deposit + profits - bonus \$200
Cannot withdraw: \$200 bonus amount
Scenario B: Trade 20 lots (completed)
Bonus unlocked: \$200 now withdrawable
Can withdraw: Everything (deposit + bonus + profits)

10.3 Bonus Abuse Penalties

BONUS ABUSE DEFINITION:

Using multiple accounts for multiple bonuses
Hedging bonus accounts (opposite trades)
Exploiting execution infrastructure to meet volume requirements
Collusion with other clients
Any manipulation to extract bonus value

CONSEQUENCES:

Bonus void: Removed from account
Profits void: If generated primarily using bonus
Account closure: For serious abuse
Ban: Cannot open new accounts
Legal action: For fraud

FAIR USE:

Accept bonus and trade normally
Meet requirements legitimately
One bonus per client (unless stated otherwise)

10.4 Referral Program Fees

HOW IT WORKS:

You refer friend with your unique link
Friend opens account and trades
You receive referral commission

STANDARD TERMS:

Referral bonus: \$50-500 per qualified referral
Qualification: Friend deposits minimum \$500 and trades 5 lots
Payment: After friend meets qualification
Payment method: To your trading account or withdrawal

ONGOING COMMISSIONS:

Some programs: Earn % of friend's trading volume
Example: \$5 per lot your referrals trade
Lifetime earnings: Continue as long as they trade

REFERRAL FEES: NONE

FREE to participate

No cost to you
Both you and friend may receive bonuses

10.5 Loyalty & VIP Programs

LOYALTY POINTS:

Earn points for trading volume
Redeem for: Bonuses, fee discounts, VIP status
Tier system: Bronze → Silver → Gold → Platinum

BENEFITS BY TIER:

Bronze (0-100,000 points): Standard fees
Silver (100,000-500,000): 10% fee discount
Gold (500,000-1,000,000): 20% fee discount + perks
Platinum (1,000,000+): 30% discount + premium perks

VIP PERKS:

Reduced withdrawal fees
Higher leverage (if qualified)
Dedicated account manager
Exclusive research
Priority support
Invitations to events

FEES: NONE (automatic based on your volume)

11. PENALTIES & VIOLATION FEES

11.1 Trading Restriction Violations

IMPORTANT: Read full Trading Restrictions & Anti-Fraud Policy (Annex A)

EXECUTION INTEGRITY STANDARDS VIOLATION (the Company's execution integrity standards):

First offense: Warning (FREE)

Second offense: \$50 fee per violation

Third+ offense: appropriate action + possible account restriction

Pattern abuse: Profit cancellation + account closure

SCALPING VIOLATIONS (Pattern of <120 second trades):

10+ trades execution abuse in 24 hours: Account review

20+ trades execution abuse in 7 days: \$100 penalty

Continued abuse: Account suspension, profits void

ARBITRAGE TRADING:

Detection: Automatic systems monitor

First violation: All arbitrage profits void

Consequence: Account termination (no second chance)

Fees: Possible appropriate corrective action

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Note: We take arbitrage VERY seriously
HIGH-FREQUENCY TRADING (HFT) VIOLATIONS:
systematic high-frequency patterns: Account review
excessive order submission patterns: corrective measures
Continued: Account suspension
NEWS TRADING VIOLATIONS (Within restricted windows):
Pattern detected: Profit cancellation
Fee: appropriate action
Repeated: Account closure
ERROR QUOTE TRADING:
Keeping profit from error quote: Trade cancellation
Not reporting: \$200 penalty
Intentional exploitation: Account termination

11.2 Account Fraud Penalties

MULTI-ACCOUNT FRAUD:
Multiple accounts under different identities
All accounts terminated immediately
All profits forfeited
Ban from future accounts
Investigation fee: \$500
Possible legal action
BONUS ABUSE:
Bonus void + profits from bonus void
Account restriction or closure
Fee: appropriate review action
Ban from future bonuses
HEDGING BETWEEN ACCOUNTS/BROKERS:
Profit recovery from both sides
Accounts terminated
Investigation fee: \$300
Permanent ban
COLLUSION:
All involved accounts terminated
Profits withheld
Fee: \$500 per participant
Legal action possible
DOCUMENT FRAUD:
Account closure: Immediate
Funds withheld: Indefinitely
Reporting: To authorities required

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Criminal charges: Likely

11.3 Failed Payment Fees

BOUNCED CHECK: \$50

FAILED BANK TRANSFER: \$25

INSUFFICIENT FUNDS: \$25

PAYMENT REVERSAL/CHARGEBACK: \$100 + investigation costs (\$50-200)

REPEATED FAILURES: \$50 per subsequent failure

11.4 Prohibited Activity Fees

MONEY LAUNDERING SUSPICION:

Account freeze: Immediate

Investigation: Thorough (no fees if cleared)

If confirmed: Authorities notified, funds seized

Appropriate legal and financial consequences

MARKET MANIPULATION:

Position closure: Immediate

Profit recovery: 100%

Account termination: Permanent

Fee: appropriate action

Legal action: Very likely

PLATFORM MANIPULATION:

Attempting to exploit technical vulnerabilities

Account closure: Immediate

Fee: appropriate action

Legal action: Criminal charges possible

11.5 Fee Dispute Process

IF YOU BELIEVE A FEE WAS CHARGED IN ERROR:

STEP 1: Contact Support (Within 30 days)

Email: fees@neomaaa.com

Include: Account number, date, fee description

Explain: Why you believe it's an error

STEP 2: Investigation (5 business days)

We review: Transaction history, evidence

Response: Within 5 business days

Outcome: Refund if error, explanation if correct

STEP 3: Appeal (If unsatisfied)

Escalate: To compliance department

Review: By senior management

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Final decision: Within 15 business days
STEP 4: External Resolution
If still unsatisfied: Financial ombudsman (if available)
Independent review: Possible
Binding decision: Usually
REFUND POLICY:
Our error: Full refund + apology
System error: Full refund
Legitimate fee: No refund but clear explanation

12. PARTNER & AFFILIATE FEES

12.1 Introducing Broker (IB) Program

WHAT IS AN IB:

You introduce clients to our brokerage
They trade, you earn commission
No cost to your clients (our commission)

FEES FOR IBs:

SETUP FEE: FREE

MONTHLY FEE: NONE

PLATFORM ACCESS: FREE

COMMISSION STRUCTURE:

Standard IB Commission:

\$4-8 per lot traded by your clients

Paid: Monthly

Minimum payout: \$100

Payment: Bank transfer or to your trading account

Volume Tiers (Your clients' combined monthly volume):

Revenue Share Option:

Instead of per-lot: Share of our revenue

Typical: 30-50% of net revenue from your clients

Negotiable for high-volume IBs

EXAMPLE:

Your clients trade: 1,000 lots per month

Commission rate: \$6 per lot

Your earnings: $1,000 \times \$6 = \$6,000$ per month

Annual: \$72,000

REQUIREMENTS:

Register as IB (FREE)

KYC verification

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Compliance with regulations
Refer minimum 5 active clients
SUPPORT PROVIDED:
Marketing materials: FREE
Tracking links: Personalized
Dashboard: Real-time reporting
Support: Dedicated IB manager
Training: Available

12.2 White Label Partnership

WHAT IS WHITE LABEL:

Your branded trading platform
You manage clients
We provide technology and liquidity

FEES:

SETUP FEE: \$50,000-\$200,000
Technology integration
Platform customization
Branding implementation
Testing and training
MONTHLY PLATFORM FEE: \$5,000-\$20,000
Technology maintenance
Server hosting
Updates and support
Compliance tools
PER-USER FEE: \$5-10 per active user per month
Varies by total user count
Lower per-user cost at scale

REVENUE SHARE:

You keep: 50-70% of net revenue
We keep: 30-50%
Negotiable based on volume

MINIMUM REQUIREMENTS:

Minimum 100 active clients at launch
Minimum \$500,000 operating capital
Regulatory license (preferred)
Experienced team

WHAT'S INCLUDED:

Branded MT5 platform
Client portal
Back-office system

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Payment integration
Liquidity provision
Technology infrastructure
Risk management tools
Compliance support
Training and onboarding

12.3 Affiliate Marketing Program

WHAT IS AFFILIATE:

Promote us via: Website, blog, social media

Visitors click your link and sign up

You earn commission

FEES FOR AFFILIATES:

JOINING: FREE

PLATFORM ACCESS: FREE

MARKETING MATERIALS: FREE

COMMISSION OPTIONS:

CPA (Cost Per Acquisition):

One-time payment per qualified client

\$50-500 per client (based on their deposit)

Qualification: Client deposits \$500+, trades 5 lots

RevShare (Revenue Sharing):

Ongoing commission on client trading

\$2-5 per lot traded

Lifetime earnings

Hybrid:

CPA + reduced RevShare

Example: \$100 CPA + \$2 per lot

REQUIREMENTS:

Have website or social media presence

Comply with advertising standards

No spam or misleading ads

Quality traffic (not bots)

TRACKING:

Cookies: 30-90 days

Dashboard: Real-time stats

Reporting: Detailed

Payment: Monthly, minimum \$50

12.4 Money Manager Program (MAM/PAMM)

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 PROFESSIONAL TRADERS MANAGING CLIENT FUNDS:

SETUP FEE: NONE (for qualified traders)

REQUIREMENTS:

Minimum 2 years proven track record

Pass our 3-challenge verification

Minimum \$50,000 in AUM (Assets Under Management)

Professional references

PLATFORM FEES:

MAM/PAMM platform access: FREE

Client management tools: FREE

Reporting tools: FREE

Trading conditions: Same as your account type

MONEY MANAGER EARNINGS:

Performance Fee: You set (typical 10-30% of profits)

Example:

Client invests: \$100,000

You generate: +15% = \$15,000 profit

Your fee (20%): \$3,000

Client net: \$12,000

Service fees are transparently disclosed prior to engagement.

Your earnings from above: $\$3,000 \times 75\% = \$2,250$

13. TOTAL COST ANALYSIS

13.1 Cost Summary by Account Type

CENT ACCOUNT - ANNUAL COST ESTIMATE (Trading \$50,000/year):

Trading costs (spread): ~\$50-100

Commissions: \$0

Swaps (if holding overnight): ~\$20-50

Withdrawals (2x/year): ~\$20-50

Inactivity fee: \$0 (if active)

TOTAL: ~\$90-200/year

STANDARD ACCOUNT - ANNUAL COST ESTIMATE (Trading \$500,000/year):

Trading costs (spread): ~\$500-1,000

Commissions: \$0

Swaps (if holding overnight): ~\$200-500

Withdrawals (6x/year): ~\$100-150

Inactivity fee: \$0 (if active)

TOTAL: ~\$800-1,650/year

RAW ACCOUNT - ANNUAL COST ESTIMATE (Trading \$5,000,000/year):

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.

Trading costs (spread): ~\$300-600 (tighter spreads!)

Commissions: ~\$2,000-4,000

Swaps (if holding overnight): ~\$500-1,000

Withdrawals (12x/year): ~\$0-100 (free wires!)

Inactivity fee: \$0

VPS: \$0 (free with balance/volume)

TOTAL: ~\$2,800-5,700/year

Note: Higher nominal cost but LOWER % of volume!

INSTITUTIONAL ACCOUNT - ANNUAL COST ESTIMATE (Trading \$50,000,000/year):

Trading costs (spread): ~\$500-1,000 (tightest spreads!)

Commissions: ~\$10,000-15,000

Swaps (negotiated): ~\$2,000-5,000

Withdrawals: \$0 (all free)

Inactivity fee: \$0

VPS: \$0 (included)

Premium data: \$0 (included)

TOTAL: ~\$12,500-21,000/year

Effective cost: 0.025-0.042% of volume (BEST!)

13.2 Cost Comparison: Us vs Industry

14. COMMON MISTAKES TO AVOID

X NOT READING FEE SCHEDULE

Problem: Surprised by fees

Solution: Read this document thoroughly

X IGNORING INACTIVITY FEES

Problem: Losing \$10-15/month unnecessarily

Solution: Execute one trade monthly

X EXCESSIVE SMALL WITHDRAWALS

Problem: \$25 fee each time

Solution: Consolidate withdrawals

X USING WRONG WITHDRAWAL METHOD

Problem: Paying 2% on large withdrawal

Solution: Use bank wire for \$5,000+

X NOT TRACKING FEES FOR TAXES

Problem: Can't claim legitimate deductions

Solution: Download annual summary

X ACCEPTING BONUS WITHOUT UNDERSTANDING

Problem: Can't withdraw, high volume requirements

Solution: Read bonus terms carefully

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X CONVERTING CURRENCY UNNECESSARILY

Problem: Paying 0.5% each time

Solution: Use account currency

X NOT DISPUTING ERRORS PROMPTLY

Problem: Missing 30-day window

Solution: Review statements monthly

X USING ACCOUNT WRONG WAY (Trading style vs account type)

Problem: High costs for your style

Solution: Choose account matching your volume

15. FEE POLICY PHILOSOPHY

OUR APPROACH TO FEES:

TRANSPARENCY:

All fees: Clearly disclosed

No hidden charges: What you see is what you pay

Easy to understand: This comprehensive document

COMPETITIVENESS:

We monitor: Industry fee standards

We adjust: To remain competitive

We innovate: New account types, fee structures

FAIRNESS:

Pay for what you use: No mandatory fees

High volume: Lower unit costs

Aligned interests: We succeed when you succeed

VALUE OVER PRICE:

Not always cheapest: But best value

Quality execution: Worth fair commission

Superior service: Justifies our fees

Technology: Costs money to maintain

FLEXIBILITY:

Multiple account types: Find your fit

Negotiable pricing: For institutions

Regular reviews: Improve fee structure

16. DEFINITIONS

Account Base Currency

The currency in which your account is denominated (USD, EUR, GBP, etc.)

AML (Anti-Money Laundering)

Compliance procedures to prevent money laundering and terrorist financing

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Arbitrage

Trading strategy exploiting price differences for risk-free profit (PROHIBITED)

BPS (Basis Points)

One hundredth of a percentage point (1 bps = 0.01%)

CFD (Contract for Difference)

Derivative allowing you to trade price movements without owning the underlying

Chargeback

Reversal of card payment initiated by cardholder through their bank

Commission

Fee charged per lot traded (applies to Pro and Institutional accounts)

Dormant Account

Account with no activity for 6+ months

ECN (Electronic Communication Network)

Trading network connecting participants directly

Fee

Charge for service or transaction

Hedge

Opening opposite positions to reduce risk

High Water Mark

Highest previous value; prevents double-charging of performance fees

Hurdle Rate

Minimum return before performance fees are charged

IB (Introducing Broker)

Partner who refers clients in exchange for commission

Inactivity Fee

Fee charged after 30 days of complete inactivity (\$10/month)

KYC (Know Your Customer)

Identity verification process required by regulation

Leverage

Borrowed capital allowing larger position sizes than account balance

Lot

Standard trading unit (100,000 units for standard accounts, 1,000 for cents)

MAM (Multi-Account Manager)

System allowing one master account to manage multiple sub-accounts

Management Fee

Margin

Collateral required to open and maintain leveraged positions

Margin Call

Warning when equity falls to specified percentage of used margin

NAV (Net Asset Value)

Value per unit of fund

PAMM (Percentage Allocation Management Module)

Automated system for distributing trades proportionally to investor allocations

Performance Fee

Fee charged on profits above hurdle rate

Pip (Point in Percentage)

Smallest price increment (typically 0.0001 for forex)

Round Turn

Complete trade cycle (opening + closing position)

Scalping

Very short-term trading strategy (often <2 minutes)

Slippage

Difference between expected and actual execution price

Spread

Difference between BID and ASK prices; primary trading cost

STP (Straight Through Processing)

Order execution method routing directly to liquidity providers

Stop Out

Automatic position closure when equity falls too low

Swap

Overnight financing charge/credit based on interest rate differentials

VPS (Virtual Private Server)

Remote server for running Expert Advisors 24/7

White Label

Branded platform powered by another company's technology

DISCLAIMER

IMPORTANT LEGAL NOTICES:

This fee schedule is part of the Trading Conditions and Client Agreement.

All fees are subject to change with proper notice as outlined in this document.

Clients are responsible for understanding all fees before trading and investing.

Continued use of services after fee changes implies acceptance of new fees.

If you have questions about any fees, please contact our support team BEFORE trading or investing.

RISK WARNING:

Trading forex and CFDs involves significant risk of loss and is not suitable for all investors. You may lose more than your initial deposit. Please ensure you fully understand all costs and risks before trading.

does not guarantee future results. Only invest money you can afford to lose.

TAX DISCLAIMER:

We are not tax advisors. Information in the Tax Implications section is general information only and not tax advice. Consult a qualified tax professional in your jurisdiction for personalized tax advice.

THIRD-PARTY FEES:

While we strive to keep our fees transparent and competitive, we cannot control fees charged by third parties (banks, payment processors, card networks). These fees are separate from our fees and not our responsibility.

REGULATORY COMPLIANCE:

Our fee structure complies with applicable regulations in the jurisdictions where we operate. Fees may vary based on your location and regulatory requirements.

Last Review Date: February 2026

For the most current version of this fee schedule, always refer to:

[[neomaaa.com](https://neomaaa.com/legal/fees)]/legal/fees

END OF DOCUMENT

Contact Information

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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 Commissions and Fees.

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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