

NEOMAAA

Bonus Terms and 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.

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Bonus Terms and Conditions

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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. INTRODUCTION AND SCOPE

1.1 Purpose

These Bonus Terms and Conditions (the “Bonus Terms”) set out the general terms, conditions, and rules applicable to all promotional bonus programs, credit offers, deposit incentives, and other promotional campaigns (collectively, “Bonus Programs”) offered by Neomaaa Ltd (the “Company”) to its clients from time to time.

Bonus Programs are provided as a discretionary trading enhancement tool, subject to the Company’s risk management framework, liquidity conditions, and operational policies. Bonus Programs do not constitute an entitlement, guarantee, or obligation on the part of the Company.

1.2 Applicability

These Bonus Terms apply to all clients (legal entities or individuals) who have active trading accounts with the Company and who have been granted or have elected to participate in a Bonus Program. These Bonus Terms supplement, and should be read in conjunction with, the Client Agreement, Trading Conditions, and all other applicable policies of the Company.

1.3 Voluntary Participation

Participation in Bonus Programs is entirely voluntary and optional. Clients are not obligated to accept or participate in any Bonus Program. Clients may request to disable or opt out of any Bonus Program at any time by contacting the Company’s support team.

1.4 Program Variations

The Company may offer various types of Bonus Programs from time to time. Each Bonus Program may have different characteristics, eligibility criteria, conditions, and requirements. Bonus Programs

may be limited to certain jurisdictions, countries, account types, or client segments at the Company's sole discretion.

1.5 Amendments

The Company reserves the right to amend these Bonus Terms at any time. Amendments will be published on the Company's website. Continued participation in any Bonus Program after the publication of amended terms constitutes acceptance of the amended Bonus Terms.

2. TYPES OF BONUS PROGRAMS

2.1 Overview

The Company may offer the following categories of Bonus Programs, each subject to specific conditions communicated at the time of the offer:

2.2 Specific Conditions

Each Bonus Program may have specific conditions, including but not limited to minimum deposit amounts, qualifying instruments, eligible account types, geographic restrictions, and expiration dates. Specific conditions for each Bonus Program will be communicated to the Client through the Company's website, client portal, email, or other designated communication channels.

3. ELIGIBILITY AND GRANTING

3.1 Eligibility

To be eligible for a Bonus Program, the Client must:

- hold an active and verified trading account with the Company;
- have completed all required KYC and AML verification procedures;
- meet the specific eligibility criteria of the relevant Bonus Program;
- not be subject to any account restriction, suspension, or investigation;
- not be located in a jurisdiction excluded from the Bonus Program.

3.2 Granting of Bonus

The decision to grant a Bonus to a Client is at the Company's sole discretion. The Company is not obligated to grant a Bonus to any Client, even if the Client meets the eligibility criteria. For specific Bonus Programs, the Bonus may be granted automatically upon meeting the qualifying conditions; for others, the Bonus may be granted upon manual review and approval.

3.3 Bonus Credit

Unless otherwise specified, the Bonus is credited to the Client's trading account in the base currency of that account. If the Bonus is calculated in a different currency, it will be converted to the account's base currency at the prevailing exchange rate at the time of crediting.

3.4 Multiple Accounts

If the Client holds multiple trading accounts with the Company, each trading account shall be treated separately. The Client may receive a Bonus in each eligible account, provided the conditions for receiving the Bonus are satisfied for each account independently. The Bonus will be credited to the specific trading account participating in the specific Bonus Program.

3.5 One Bonus Per Client

Unless expressly stated otherwise in the specific Bonus Program terms, each Client is entitled to participate in each Bonus Program only once. Creating multiple accounts or identities to claim a Bonus more than once constitutes Bonus abuse. The Company utilises device fingerprinting, IP address analysis, browser analytics, shared payment method detection, and behavioural pattern analysis to identify duplicate, linked, or associated accounts. Clients identified as operating multiple accounts or sharing household, device, or payment identifiers with existing Bonus recipients shall have their Bonus voided and may be subject to account restriction and will result in the consequences described in Section 7.

4. USE OF BONUS FUNDS

4.1 Nature of Bonus Funds

Bonus funds have no intrinsic monetary value and do not constitute the Client's deposited capital. Bonus funds represent a non-losable conditional trading credit provided at the Company's discretion. The Bonus is classified as a non-losable bonus: it cannot be reduced, depleted, or lost through trading losses. The Bonus amount remains constant on the Client's account regardless of trading performance until it is removed by the Company in accordance with these Bonus Terms (including expiry, breach of conditions, or voluntary cancellation). Bonus funds represent a conditional trading credit provided at the Company's discretion and may be adjusted, removed, or modified at any time in accordance with these Bonus Terms. The Bonus does not create a debt obligation on the part of the Company and shall not be treated as client money for the purposes of the Client Agreement or applicable regulations.

4.2 Trading with Bonus

Once a Bonus has been credited, the Client may use the Bonus funds for trading in accordance with the Client Agreement and these Bonus Terms. The Bonus provides additional trading margin for the purpose of opening and maintaining trading positions. The Bonus is non-losable: trading losses are deducted exclusively from the Client's deposited funds (Trading Balance), not from Bonus funds. The Bonus amount does not decrease as a result of losing trades. However, the Client's deposited capital remains fully at risk and may be lost through trading activity.

4.3 Bonus as Margin

The Bonus contributes to the Client's available margin for the purpose of opening and maintaining positions. The Bonus does not absorb trading losses: all losses are borne by the Client's deposited funds. If the Client's deposited balance (excluding Bonus) reaches zero, the Bonus shall be automatically removed from the account. The Client should exercise caution when trading with Bonus-enhanced margin, as the additional margin capacity may lead to larger position sizes and consequently greater risk to the Client's deposited capital.

4.4 Transferability

The Bonus may not be transferred to any other trading account except in specific cases determined by the Company. The Company may, at its discretion, permit the Client to transfer Bonus between the Client's own trading accounts within the Client's Personal Area.

4.5 Trading Solely with Bonus

The Client acknowledges and agrees that it is not permitted to trade solely with Bonus funds. Because the Bonus is non-losable and cannot absorb trading losses, the Client must maintain a positive deposited balance at all times while the Bonus is active. If the Client's deposited balance falls to zero through trading losses, the Bonus shall be removed automatically. The Client may not withdraw deposited funds from the trading account if such withdrawal would result in the deposited balance falling below the minimum required for the applicable Bonus Program. The Client shall maintain a minimum balance of deposited funds in the trading account as specified by the Company for each Bonus Program. Withdrawal of funds that results in the account balance falling below the specified minimum will lead to automatic deduction of the Bonus from the trading account.

4.6 Bonus Leverage Warning

The Bonus provides additional margin capacity but does not reduce or eliminate the risk of loss to the Client's deposited funds. Because the Bonus is non-losable, all trading losses are absorbed by the Client's own capital. The Bonus may create a perception of safety that does not reflect the actual risk: the Client's entire deposited balance can be lost through adverse trading outcomes even while the Bonus amount remains unchanged on the account.

5. TRADING VOLUME REQUIREMENTS

5.1 Volume Requirement

Most Bonus Programs require the Client to achieve a specified minimum trading volume before the Bonus or any profits derived from the Bonus become eligible for withdrawal. The standard trading volume requirement is one hundred (100) standard lots per one thousand US dollars (\$1,000) of Bonus received, unless otherwise specified in the specific Bonus Program terms.

The Company reserves the right to apply different volume requirements for specific Bonus Programs based on the type of promotion, client profile, market conditions, or internal risk policies. The applicable volume requirement for each Bonus Program will be communicated to the Client at the time of the offer.

5.2 Qualifying Volume

For the purpose of meeting volume requirements:

- only fully closed positions (both opening and closing of the trade) are counted; positions with a duration of less than two (2) minutes from open to close are excluded from volume calculations; wash trades, offsetting positions opened and closed within the same session without material price movement exposure, and repetitive micro-lot trades executed solely to meet volume thresholds are excluded;
- open or pending positions are not counted until closed;
- the volume is calculated based on standard lots;
- only positions in qualifying instruments specified by the Company are counted;
- positions held for less than two (2) minutes may not be counted toward the volume requirement at the Company's discretion.

5.3 Volume Tracking

The Client may track progress toward meeting volume requirements through the Company's client portal or trading platform. The Company's records shall be the authoritative source for volume calculation in the event of any dispute.

6. WITHDRAWAL OF BONUS AND PROFITS

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6.1 Withdrawal Before Completing Volume Requirements

If the Client wishes to withdraw funds before completing the applicable volume requirement, the following rules apply:

- the Bonus amount will be removed from the trading account;
- the Client's deposited funds and any profits generated through legitimate trading activity remain fully withdrawable;
- no penalty is applied for removing the Bonus; the Client simply forfeits the Bonus amount;
- the Client may request to opt out of the Bonus Program at any time.

6.2 Withdrawal After Completing Volume Requirements

Upon completion of the applicable volume requirement, the Bonus becomes eligible for withdrawal, subject to the Company's verification that the Client's trading activity complied with these Bonus Terms, the Client Agreement, and the Company's Trading Restrictions and Anti-Fraud Policy. Following successful verification:

- the Bonus amount becomes withdrawable;
- all profits generated through compliant trading activity are withdrawable;
- no further Bonus-related restrictions apply.

6.3 Partial Volume Completion

If the Client has partially completed the volume requirement and wishes to withdraw:

6.4 Profits from Bonus Trading

Profits earned through legitimate trading activity while a Bonus is active on the account are the Client's property and are withdrawable at any time, subject to completion of the volume requirement where applicable. If the Client opts out of the Bonus before completing the volume requirement, profits remain withdrawable and only the Bonus amount is removed.

7. BONUS ABUSE AND PROHIBITED ACTIVITIES

7.1 Definition of Bonus Abuse

Bonus abuse means any activity or strategy designed to exploit, circumvent, or extract value from a Bonus Program in a manner contrary to the intended purpose of the promotion. Bonus Programs are designed to provide additional trading opportunities to genuine, active traders, not to serve as a source of risk-free profit extraction.

7.2 Prohibited Activities

The following activities constitute Bonus abuse:

- creating multiple accounts or using multiple identities to claim the same Bonus more than once;
- opening opposite (hedged) positions on the same or correlated instruments for the primary purpose of meeting volume requirements with minimal market risk;
- hedging Bonus positions at another broker to create a risk-free extraction strategy (cross-broker hedging);
- trading activity exhibiting characteristics of toxic flow, latency arbitrage, or price exploitation that negatively impacts execution infrastructure or liquidity conditions;
- using locked or fully hedged positions solely to generate qualifying trading volume;
- opening and closing positions rapidly for the sole purpose of generating volume without genuine trading intent (wash trading);
- using automated systems or Expert Advisors specifically designed to meet volume requirements through risk-minimizing strategies;
- colluding with other clients to exploit Bonus Programs;
- referring non-genuine accounts for the purpose of triggering referral bonuses;
- any other activity that the Company determines, at its sole discretion, to be inconsistent with the spirit and purpose of the Bonus Program; deliberate account depletion patterns including but not limited to: single-position concentration exceeding 80% of available margin, maximum-leverage positions held through known high-impact news events without stop-loss protection, sequential identical trades with predictable loss outcomes, or systematic trading designed to trigger Loss Protection eligibility.

For a comprehensive list of prohibited trading strategies and activities, Clients should refer to the Company's Trading Restrictions and Anti-Fraud Policy, which applies in full to all trading conducted with Bonus funds.

7.3 Detection and Monitoring

The Company employs monitoring systems and analytical tools to detect Bonus abuse. Indicators monitored include but are not limited to trading patterns, position holding times, hedging behaviour, IP address analysis, account linkage, and deposit/withdrawal patterns.

7.4 Consequences of Bonus Abuse

Upon detection of Bonus abuse, the Company may take any or all of the following actions:

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- immediate removal of the Bonus from the Client's trading account;
- cancellation of profits derived from or generated primarily using the Bonus;
- recalculation and disqualification of trading volume generated through abusive strategies;
- restriction or suspension of the Client's trading account;
- permanent disqualification from all current and future Bonus Programs;
- termination of the Client's account in accordance with the Client Agreement;
- recovery of any Bonus amounts or profits previously withdrawn that were obtained through abusive conduct.

8. CANCELLATION AND MODIFICATION OF BONUS PROGRAMS

8.1 Company's Right to Cancel

The Company reserves the right, at its sole discretion, to cancel, suspend, or modify any Bonus Program at any time, with or without prior notice to the Client. The Company may deduct any Bonus that has been credited to a Client's trading account in the event of cancellation.

8.2 Cancellation Grounds

Without limiting the generality of Section 8.1, the Company may cancel a Bonus or disqualify a Client from a Bonus Program for any of the following reasons:

- violation of these Bonus Terms, the Client Agreement, or any other Company policy;
- suspected or confirmed Bonus abuse as described in Section 7;
- incomplete, incorrect, or fraudulent information provided during registration or Bonus enrollment;
- the Client's failure to meet the general or specific conditions for participation;
- the Client acting in bad faith, abusively, or fraudulently;
- multiple clients sharing the same residential address, email, IP address, or Personal Area;
- the Client being an employee of the Company or an affiliated entity, or an immediate relative thereof;
- collusion among clients;
- use of software to alter or conceal the Client's actual IP address;
- any other reason the Company considers legitimate and proportionate.

8.3 Expiration

Bonus Programs may be subject to expiration dates. If a Bonus is not used (no trades performed using the Bonus) before the expiration date, it may be annulled and debited from the trading account upon expiration. The Company shall send a notification to the Client no less than seven (7) calendar days before the scheduled Bonus expiration. The notification shall inform the Client that Bonus funds will be removed and that available margin may decrease. In the event that removal of Bonus funds would cause the Client's margin level to fall below the stop-out threshold for the applicable account type, the Company may, at its discretion, reduce open position sizes or close positions prior to Bonus removal to prevent automatic stop-out. The Client acknowledges that Bonus expiry may result in

reduced available margin and potential forced closure of positions. Specific expiration conditions will be communicated for each Bonus Program.

8.4 No Liability

The Company shall not be liable to the Client for any loss, damage, or expense arising from the cancellation, modification, or termination of any Bonus Program.

9. REFERRAL BONUS PROGRAM

9.1 Referral Program

The Company may offer a Referral Bonus Program under which existing clients may earn a bonus for referring new clients to the Company. The referral bonus is subject to the following conditions:

- the referred client must open and verify a trading account with the Company;
- the referred client must make a qualifying deposit as specified in the program terms;
- the referred client must achieve a minimum trading volume as specified in the program terms;
- the referring client must have an active and compliant trading account;
- the referral must be made through the Company's official referral system or tracking link.

9.2 Referral Restrictions

The following referral activities are prohibited:

- self-referral, including referring the Client's own accounts or accounts controlled by the Client;
- referring accounts of immediate family members for the primary purpose of obtaining the referral bonus;
- creating non-genuine accounts solely for the purpose of generating referral bonuses;
- incentivizing referrals through shared commissions, cash-back arrangements, or other inducements not approved by the Company.

10. LOYALTY AND VIP PROGRAMS

10.1 Loyalty Programs

The Company may offer loyalty programs that reward clients based on trading volume, account tenure, and overall engagement. Loyalty programs may include:

- loyalty points systems with tiered benefits;
- fee discounts for higher-tier clients;
- access to premium services, research, or dedicated account management;
- priority customer support.

10.2 VIP Classification

Clients may be classified into VIP tiers based on criteria determined by the Company. The Company reserves the right to modify VIP tier criteria, benefits, and eligibility at any time. VIP classification does not create any contractual right to specific services or fee levels beyond what is expressly communicated by the Company.

11. GENERAL PROVISIONS

11.1 Final Authority

All determinations regarding Bonus eligibility, volume qualification, trading legitimacy, compliance verification, and Bonus withdrawal shall be made at the sole and final discretion of the Company. The Company's decision in respect of any matter arising under these Bonus Terms shall be conclusive and binding on the Client.

11.2 Risk Warning

Trading in Contracts for Difference (CFDs) involves significant risk and may not be suitable for all investors. The Bonus provides additional trading leverage but does not reduce or eliminate the risk of loss. Clients may lose some or all of their invested capital. The Company recommends that Clients carefully consider their financial situation and risk tolerance before participating in any Bonus Program.

11.3 No Guarantee of Profitability

Participation in a Bonus Program does not guarantee profitability or reduce the inherent risks of trading. The Bonus should not be considered as investment advice, a recommendation, or an incentive to trade beyond the Client's means or risk appetite.

11.4 Relationship with Client Agreement

In the event of any conflict or inconsistency between these Bonus Terms and the Client Agreement, the Client Agreement shall prevail, except in matters specifically relating to Bonus Programs where these Bonus Terms shall take precedence.

11.5 Severability

If any provision of these Bonus Terms is found to be invalid, illegal, or unenforceable by any court of competent jurisdiction, the remaining provisions shall continue in full force and effect.

11.6 Language

These Bonus Terms are made in English. Any translation into another language is provided for convenience only. In the event of any inconsistency between the English text and a translation, the English version shall prevail.

12. GOVERNING LAW AND COMPLAINTS

12.1 Governing Law

These Bonus Terms shall be governed by and construed in accordance with the laws of the Union of Comoros, consistent with the governing law of the Client Agreement.

12.2 Complaints

Clients who wish to raise a complaint regarding a Bonus Program may contact the Company's Compliance Department at compliance@neomaaa.com. Complaints will be handled in accordance with the Company's Complaint Handling Procedure.

12.3 Contact Details

General Support: support@neomaaa.com

Compliance Department: compliance@neomaaa.com

Website: neomaaa.com

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Acknowledgement

By using the Company's services, the Client acknowledges having read, understood and accepted the Bonus Terms and 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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