

Account Conditions Schedule

Leverage, margin levels, number of accounts, dormancy and other account-level conditions.

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1. Account types

- 1.1** Live Trading Accounts are opened on MetaTrader 5. The account types currently offered, and their base currency, are shown in the Client Portal when you apply for an account. USD accounts are denominated in US dollars. Where a cent account is offered, its balance is shown in US cents (USD 1 = 100 cents).
- 1.2** The account type and base currency of an account cannot be changed after it is opened.

2. Main conditions

Condition	Live Trading Accounts
Platform	MetaTrader 5 (desktop, web, mobile)
Execution	Market Execution, STP
Leverage	Selected from the options shown in the Client Portal; currently 1:50 to 1:500
Margin Call level	50%
Stop Out level	30%
Negative Balance Protection	Yes
Expert Advisors (automated trading)	Allowed
Hedging within the same account	Allowed
Swap (overnight financing)	Applies; triple swap on one day each week, normally Wednesday
Minimum order size, step and maximum size	Per instrument, as shown in MT5
Inactivity / dormancy fee	None

3. Leverage

- 3.1** You choose leverage when opening an account and may apply to change it in the Client Portal.

- 3.2** Bayocean may lower the maximum leverage available, or reduce the leverage on an account, in particular for large account Equity, for specific instruments, around major market events, over weekends and holidays, or for risk-management reasons. Where practicable we will give notice before reducing leverage on an existing account.

4. Number of accounts

- 4.1** Each client may hold up to ten (10) live Trading Accounts at the same time.
- 4.2** Competition accounts, demo accounts and copy-trading wallets do not count towards this limit.
- 4.3** Opening each additional Trading Account may also require your existing accounts to meet the conditions shown in the Client Portal at the time of application (for example, a minimum balance on each existing account).

5. Dormant and archived accounts

- 5.1** A Trading Account becomes **dormant** if there has been no trading, deposit, withdrawal or internal transfer on it for ninety (90) consecutive days. No fee is charged on dormant accounts. A dormant account returns to normal status as soon as you trade, deposit or transfer on it, or ask us to reactivate it.
- 5.2** A Trading Account that has a **zero Balance** and has had no activity for ninety (90) consecutive days may be **archived**. An archived account is disabled in MT5 and cannot be reopened, but you may apply for a new Trading Account at any time.
- 5.3** **An account that holds a Balance is never closed, cleared or archived because of inactivity.** Your funds remain yours and you may withdraw them at any time, subject to the Funding & Withdrawal Policy and any identity re-verification we reasonably require.
- 5.4** Archiving does not delete your trading and transaction records, which are kept in accordance with the Privacy Policy.

6. Margin Call and Stop Out

- 6.1** $\text{Margin Level} = \text{Equity} \div \text{Used Margin} \times 100\%$.
- 6.2** At the Margin Call level, MT5 shows a warning. At the Stop Out level, MT5 automatically closes positions, beginning with the position with the largest loss, until the Margin Level rises above the Stop Out level.

7. Source of truth

Instrument-level settings (contract size, digits, minimum and maximum volume, trading sessions, swap rates and margin requirements) are shown in the symbol specification in MT5 and summarised in the Product Specification Schedule. If anything in this schedule conflicts with the live settings of your account, please contact support@bayoceancapital.com.

