

MONETA

FUNDED

Moneta Funded is a trading name of Moneta Funded Ltd.

TERMS AND CONDITIONS

Version: September 2026

These Terms and Conditions ("Terms") were last updated on 29 September 2026.

Please read these Terms carefully before using our website, https://www.monetafunded.com/ (the "Website"), and any of our services, including but not limited to the Moneta Funded Trader programs (collectively, the "Services"). By accessing the Website or using any Services, you agree to be bound by these Terms.

Moneta Funded Ltd (“Moneta Funded”, "Company", "we", "us", "our") is a company registered in St. Lucia with registered number 2025-00532 and its registered office at Ground Floor, The Sotheby Building, Rodney Village, Rodney Bay, Gros-Islet, Saint Lucia.

The Services provided are educational and evaluative in nature. All trading accounts are simulated, using demo or virtual funds. The funds allocated have no monetary value and you are not trading in real financial markets. There is no guarantee of success or future profitability in live trading.

1. DEFINITIONS

Unless the context otherwise requires, the following terms shall have the meanings set out below:

1.1. **"Account"** means your personal user account with the Company.

1.2. **"Bonus" or "Credit Bonus"** means the non-withdrawable trading credit offered by Moneta Markets Ltd as part of a promotional Payout option.

1.3. **"Evaluation"** or "Challenge" means the initial simulated trading phase where your trading skills are assessed against predefined Objectives and Rules.

1.4. **"Funded Trader"** means a user who has successfully passed the Evaluation phase and has been offered a simulated funded account by the Company.

1.5. **"Moneta Funded"** means Moneta Funded Ltd (registration number 2025-00532).

1.6. **"Moneta Markets"** means Moneta Markets Ltd (registration number 2023-00068).

1.7. **"Objectives"** means the profit target, maximum loss (drawdown), and other trading objectives specific to your chosen program, as detailed on the Website, in your Client Dashboard and in the Moneta Funded FAQ / Help Center.

1.8. **"Payout"** means the monetary amount you are eligible to withdraw from your Moneta Funded account.

1.9. **"Payout Option"** means the method you select for receiving your Payout, which may be a standard cash withdrawal or a transfer to a Moneta Markets trading account with a Credit Bonus.

1.10. **"Program Rules"** means the trading rules, restrictions and prohibited strategies you must adhere to during the Evaluation, on any simulated funded account, during any Payout review, and throughout your use of the Services, as set out in Clause 5 below and as displayed on the Website, in your Client Dashboard and in the Moneta Funded FAQ / Help Center.

1.11. **"Client Dashboard"** means the secure online portal accessible after registration where you can manage your Account and view your progress.

1.12. **"Fee"** means the non-refundable fee payable to participate in the Evaluation phase.

1.13. **"You" / "Your"** means the individual or entity who accepts these Terms.

1.14. **"Initial Account Balance"** means the starting balance allocated to the relevant Account, Evaluation phase, funded account or, where applicable, the base account size applicable to the Account's current scaling level.

1.15. **"Daily Snapshot"** means the snapshot of the Account's Balance and Equity taken at 22:00 UTC for the purposes of calculating applicable daily trading limits and performance requirements.

1.16. **"Payout Cycle"** means the period during which trading performance is accumulated for the purpose of determining eligibility for a Payout. A new Payout Cycle may begin following a Payout, account scale-up or another event specified under the applicable Program Rules.
1.17. **"Trade Idea"** means an individual position or a group of positions which, in the Company's reasonable assessment, represent the same or materially related market exposure. Multiple positions on the same symbol, positions opened as part of the same trading setup, and positions which collectively create substantially the same exposure may be treated as a single Trade Idea for risk-management purposes.

2. ELIGIBILITY AND ACCOUNT REGISTRATION

2.1. To use our Services, you must be at least 18 years of age and have the legal capacity to enter into a binding contract.

2.2. To establish your account, you must complete the Account Application Form on the Website and provide the Company with all additional information requested (including providing relevant documents to enable the Company to complete required identity verification and anti-money laundering checks).

2.3. You warrant that all information provided during registration and thereafter is true, accurate, current, and complete.

2.4. You are solely responsible for maintaining the confidentiality of your Account login details and for all activities that occur under your Account.

2.5. We reserve the right, at our sole discretion, to refuse registration or suspend/terminate an Account for any reason, including suspected fraud, misuse, or provision of false information.

2.6. You may open multiple accounts across the different Challenges, subject to the following limitations:

- **Overall Aggregate Cap:** The total combined active balance (across all your simulation and funded accounts) must not exceed USD 300,000 at any time. This cap is separate from any potential future balance increases through scaling plans under the Phoenix Challenge.
- **Per-Challenge Limits:**
  - **1-Step, and 2-Steps Challenges:** You may open multiple accounts within each of these challenge types. However, the balance for any single account within these challenges cannot exceed USD 100,000 at a time.
  - **Phoenix Challenge:** You are limited to participating with only one Phoenix Challenge account at any given time, regardless of the account's balance size.

3. SERVICES DESCRIPTION

3.1. Evaluation Phase: By paying the Fee, you will receive access to a simulated trading account for a specified period to demonstrate your trading proficiency. You must achieve the Objectives without violating the Program Rules to pass the Evaluation.

3.2. The programs we offer, which can be accessed via our Website, are simulated trading accounts which allow users to practice their trading techniques and strategies by executing simulated trades using simulated funds within a simulated trading environment designed to replicate live market conditions (“Program”).

The Programs are designed to simulate real market conditions as closely as reasonably practicable. As part of this simulation, order execution may reflect market dynamics such as changing liquidity, bid/ask spreads, execution latency, partial fills, and price slippage. Accordingly, orders may be executed at prices that differ from the price displayed at the time an order is placed, in the same manner that may occur in live financial markets. Such execution outcomes are an intended feature of the simulated trading environment and do not constitute an error or malfunction of the Services.

The Company may modify or refine the methodology used to simulate market conditions and order execution from time to time in order to maintain a realistic and fair evaluation environment.

3.2A. Notwithstanding Clause 3.2 or any other provision of these Terms relating to the simulation of real market conditions or order execution, the Company may offer certain promotional or demonstration programs, including but not limited to “Free Trial” accounts and “Trading Competition” accounts, which operate under different execution settings. Such accounts may not replicate real market conditions and may not include simulated execution characteristics such as slippage, execution latency, liquidity modelling, partial fills or other pricing-engine dynamics. The Company may determine the execution methodology applicable to such promotional or demonstration programs in its sole discretion.

3.3. The Programs do not permit users (at any time) to execute trades in real financial markets with real funds.

3.4. The funds allocated to the simulated trading accounts have no monetary value.

3.5. Users are not able (at any time) to invest their own funds in order to use the Programs.

3.6. After you have completed an Evaluation, we will determine (in our sole discretion and acting reasonably) if you have passed or failed the Evaluation. Our determination is final. You will not pass an Evaluation if you fail to comply with the Program Rules, if you fail to use the applicable Program in accordance with the rules for such Program, if you fail to use the applicable Program and/or your Account in accordance with these Terms and/or if you use unauthorised means to pass an Evaluation.

Funded Trader Provisions:

3.7. If you successfully complete the Evaluation in accordance with these Terms, you may be offered the opportunity to become a Funded Trader, subject to additional verification and the execution of a separate Funded Trader Agreement.

3.8. Successfully passing the Evaluation does not automatically guarantee you will become a Funded Trader. The Company retains full discretion in making such offers. The Company may use other information available to it to assess your suitability to become a Funded Trader (including demonstrated trading history and expertise). Paying an Access Fee and participating in an Evaluation Outline (successfully or otherwise) does not oblige the Company to make you an offer to become a Funded Trader.

3.9. You acknowledge and agree that all trading is simulated. No real money is invested, and no real financial instruments are traded. The "profits" and "losses" are virtual and have no cash value unless

and until you become a Funded Trader and qualify for a profit split under the separate Funded Trader Agreement.

3.9A. You acknowledge and agree that prices displayed within the simulated trading environment are indicative only and do not guarantee execution at those prices. Execution prices may differ as a result of market conditions and the Company's simulation of real market execution, including but not limited to slippage, changes in liquidity, spread movements, execution latency, market volatility and order size. Such differences are intended to reflect realistic market behaviour and form part of the evaluation process.

3.10. You may accept or reject the Company's offer to you of a role as a Funded Trader. To accept the offer, you must sign a separate Funded Trader Agreement that the Company will provide you. To decline the offer you may advise the Company accordingly. If the Company does not receive your response to the offer within 30 days of making the offer to you, this will be deemed as a rejection of the offer.

3.11. You may be required to provide further or additional information (including identification, criminal history and bankruptcy checks and bank account information) as well as go through an interview process before you can be onboarded as a Funded Trader.

3.12. A Funded Trader is engaged by the Company as an independent contractor only and is not as an employee, partner or agent of the Company.

3.13. Funded Trader conditions:

a) As a Funded Trader, the Company will allocate to you a Moneta Funded FUM (the amount of which will correspond to your Evaluation Outline) from which you will conduct trades with the aim of making a Notional Net Profit for each Trading Period.
b) If you satisfy the Funded Trader Criteria for a given Trading Period, you will receive a Trader Payment for that Trading Period.
c) If you do not meet the Funded Traded Criteria for a given Trading period, you will not receive a Trader Payment for that Trading Period.
d) As a Funded Trader, you will not be required to make any payment of money to either fund your allocated Moneta Funded FUM or cover the negative monetary positions of your Trades.
e) Your Moneta Funded FUM and the monetary positions of your Trades are representative in nature only and are not "live" amounts or positions.

4. FEES AND PAYMENT

4.1. The Fee for the Evaluation phase is payable in advance and in full before access is granted.

4.2. All Fees are non-refundable except as required by applicable law or within 14 days of the account opening in case no trades were executed.

4.3. By purchasing a Service, you authorize us to charge your chosen payment method for the total amount due.

4.4. You agree not to initiate a chargeback or payment reversal for any Fee paid. If you do so, your Account will be immediately terminated, and we reserve the right to recover any costs incurred in disputing the chargeback.

5. PROGRAM RULES AND PROHIBITED TRADING PRACTICES

5.1. You must strictly adhere to the Objectives and Program Rules applicable to your chosen Program. The applicable Program Rules, parameters and trading requirements are displayed on the Website, in your Client Dashboard and in the Moneta Funded FAQ / Help Center and are incorporated into these Terms by reference. The applicable rules may differ depending on the Program, Account type, Account size, configuration, purchase date, promotion or other option selected at the time of purchase. Where different Program configurations are available, the configuration applicable to the relevant Account will be the configuration displayed for that Account.

5.1A. Daily Loss Calculation

Where a Daily Loss Limit applies, the Daily Loss Breach Level is calculated using the higher of the Account Balance or Account Equity recorded at the Daily Snapshot, less the applicable Daily Loss Amount.

Daily Loss Breach Level = Maximum (Balance at Daily Snapshot, Equity at Daily Snapshot) - Daily Loss Amount

The Daily Loss Amount is calculated by applying the Daily Loss parameter applicable to the Account to the Initial Account Balance. The Daily Snapshot takes place at 22:00 UTC. The Daily Loss Limit resets following each Daily Snapshot. The applicable Daily Loss parameter is displayed in the Program Rules applicable to the Account.

5.1B. Static Maximum Loss

Where an Account uses a static Maximum Loss, the Maximum Loss Level is calculated from the Initial Account Balance using the Maximum Loss parameter applicable to the Account.

Maximum Loss Level = Initial Account Balance - Maximum Loss Amount

The Maximum Loss Level remains fixed and does not increase as the Account generates profit. The Account is considered breached if its Equity reaches or falls below the applicable Maximum Loss Level. The applicable Maximum Loss parameter and whether the Account uses a static Maximum Loss are displayed in the Program Rules applicable to the Account.

5.1C. Trailing Maximum Loss

Where an Account uses a trailing Maximum Loss, the Maximum Loss Level is calculated by reference to the highest Balance or Equity reached on the Account and the applicable trailing Maximum Loss Amount.

The Maximum Loss Level may move upward as the Account reaches a new highest Balance or Equity, does not move downward if Balance or Equity subsequently decreases, cannot move above the Initial Account Balance, and permanently stops trailing once it reaches the Initial Account Balance.

Where the applicable Program Rules provide for the trailing Maximum Loss to lock in connection with a Payout, submission of an eligible Payout request will cause the Maximum Loss Level to lock at the Initial Account Balance. Once locked, the Maximum Loss Level does not reset or move downward as a

result of a Payout. Any profit remaining above the locked Maximum Loss Level constitutes the trader's remaining trading buffer.

The applicable trailing Maximum Loss parameter and any date-specific eligibility requirements are displayed in the Program Rules applicable to the Account.

5.1D. Profit Targets

Where a Program or phase includes a Profit Target, achievement of the Profit Target is determined by reference to the Account Balance. A Profit Target will be considered achieved only when the Account Balance has reached the applicable Profit Target, there are no open positions on the Account, and all other applicable Program Rules and Objectives have been satisfied. Floating or unrealised profit does not by itself satisfy a Profit Target. The applicable Profit Target is displayed in the Program Rules applicable to the Account.

5.1E. Minimum Profitable Days

Where Minimum Profitable Days apply, the trading result for each day is calculated as follows:

Minimum (Midnight Balance, Midnight Equity) - Previous Day Balance

For this calculation, Midnight Balance and Midnight Equity mean the Account Balance and Account Equity recorded at the Daily Snapshot. A day will qualify as a Profitable Day where the result of this calculation meets or exceeds the minimum amount required under the Program Rules applicable to the Account. Unless otherwise stated in the applicable Program Rules, qualifying Profitable Days do not need to be consecutive. Where an Account has been scaled, the calculation may be based on the base account size applicable to the trader's current scaling level. The required number of Profitable Days and the minimum profit required for a day to qualify are displayed in the Program Rules applicable to the Account.

5.1F. Consistency Rule

Where a Consistency Rule applies, consistency is calculated using the trader's Best Day Realised P&L as a proportion of the trader's Total Realised P&L for the current Payout Cycle.

Consistency Percentage = Best Day Realised P&L / Total Realised P&L for the current Payout Cycle x 100

Where the result exceeds the applicable Consistency Limit, the Account will not be eligible for a Payout until sufficient additional realised profit has been generated to bring the result within the permitted limit. The Consistency calculation resets when a new Payout Cycle begins. The applicable Consistency Limit is displayed in the Program Rules applicable to the Account.

5.1G. Instant Funding Pro Maximum Profit Per Day

Where a Maximum Profit Per Day applies to an Instant Funding Pro Account, daily profit is determined by reference to the change in Account Equity from the previous Daily Snapshot. Once the Account reaches the applicable Maximum Profit Per Day, open positions may be closed automatically, further trading may be temporarily disabled until the next Daily Snapshot, and/or profit exceeding the applicable daily limit may be excluded from eligible Account profit. The applicable Maximum Profit Per Day is displayed in the Program Rules applicable to the Account.

5.1H. Phoenix Scaling

Where a Phoenix Account qualifies for scale-up under the applicable Program Rules, progression to the next applicable account level occurs automatically.

Upon scale-up, a new Account at the next applicable scaling level may be issued; the Account's trading limits will be calculated using the base account size applicable to the new scaling level; profit generated before scale-up that qualifies as withdrawable credit will be carried forward to the new Account; carried withdrawable credit will not count toward the Profit Target applicable to the new scaling level; the Payout Cycle will reset upon scale-up; and withdrawable credit carried from the previous level will remain available notwithstanding the Payout Cycle reset.

Carried credit may be withdrawn once the trader satisfies the Payout eligibility requirements applicable to the new Payout Cycle. The applicable scaling levels, Profit Targets and Payout requirements are displayed in the Phoenix Program Rules.

5.1I. Maximum Floating Loss and Risk Per Trade Idea

Funded Traders must maintain controlled exposure on individual symbols and Trade Ideas. Where a Maximum Floating Loss threshold applies, the Company may calculate the trader's exposure by aggregating open positions on the same symbol or positions which form part of the same Trade Idea.

Where trading reaches or exceeds an applicable warning threshold, the Company may close affected or open positions, temporarily suspend trading, issue a warning, impose an additional Risk Per Trade Idea limit, and/or take another risk-management action permitted under these Terms.

Where the Program Rules specify that the applicable Maximum Floating Loss threshold constitutes an immediate breach rather than a warning, including where an Instant Funding configuration is subject to an immediate Maximum Floating Loss breach threshold, reaching or exceeding that threshold will result in the Account being breached and the warning-stage process will not apply. The applicable Maximum Floating Loss threshold, whether it operates as a warning or breach, and any Program-specific or purchase-date-specific conditions are displayed in the Program Rules applicable to the Account.

5.1J. Additional Risk Per Trade Idea Limits

The Company's Risk Team may impose an additional Risk Per Trade Idea limit on one or more funded Accounts where trading activity demonstrates excessive concentration, repeated risk warnings, unsustainable risk exposure, material risk escalation or other risk-management concerns.

The Company will notify the trader where an additional Risk Per Trade Idea limit has been imposed. The applicable limit will take effect from the time specified in the notice. Once notified, the trader must ensure that exposure associated with an individual Trade Idea remains within the notified limit. Multiple positions representing the same or materially related market exposure may be aggregated and treated as a single Trade Idea.

Where the relevant risk concerns relate to the trader's activity across several funded Accounts, the Company may apply the restriction to all funded Accounts held by the trader. Exceeding a notified Risk Per Trade Idea limit may result in the affected Account being breached. The Company may subsequently amend or remove the restriction following review of the trader's subsequent trading activity.

5.2. The following practices are strictly prohibited ("Prohibited Conduct"):

a) Using any trading strategy that exploits errors or latency in prices or the trading platform.
b) Engaging in arbitrage trading, tick scalping, high-frequency trading strategies.
c) Using non-public and/or insider information.
d) Facilitating or supporting front-running Trades placed elsewhere.
e) Coordinating trades with other users (e.g. copy trading) or managing accounts on behalf of others.
f) Accessing multiple accounts from the same IP address or allowing an account to be used from multiple IP addresses.
g) Allowing a third party to access or use your Account for any reason including for the purposes of placing trades or to pass an evaluation challenge.
h) "News Trading": Placing trades immediately before or during the release of high-impact macroeconomic news events.
i) “One-sided betting”: Repeatedly taking positions in a single direction, either buying or selling, without proper market analysis or consideration of prevailing conditions. Consistently opening buy or sell positions on an instrument without factoring in fundamental news, economic indicators, or technical analysis that could signal potential price movements. This lack of informed decision-making increases the probability of poor risk-reward outcomes and unsustainable trading behavior.
j) entering Orders or combination of Orders with intention of exploiting wider-than-usual spreads during abnormal period of thin liquidity by scalping with market/limit orders.
k) entering Orders or combination of Orders with intention of exploiting the price gap with over-leveraged position prior to market closure or certain public announcements.
l) engaging in any trading activities with intention of abusing the Negative Balance Protection Facility.
m) Placing multiple buy and sell orders at predetermined levels around the market price just before the release of high-impact news (i.e. Bracketing Trades).
n) Placing buy and sell orders at predetermined intervals above and below the current market price, creating a grid-like structure (i.e. Grid Trading).
o) Hedging between accounts, including holding opposite positions (buy and sell) across multiple accounts to reduce risk artificially.
p) Following or copying trades from third-party sources without performing personal analysis or understanding the rationale behind the trade. This strategy undermines the purpose of the program, which is to evaluate the trader’s skills and decision-making abilities.
q) Using any form of automated trading software, expert advisor (EA), or API integration that is not developed by you.
r) Opening trades or having trading strategy with the intention of causing the account to fail or to manipulate the evaluation or challenge model.
s) Use the Trading Platform, or allow it to be used, engaged in, support or facilitate directly or indirectly any illegal, unethical, unconscionable or fraudulent activities. This includes activities associated with contravening anti money laundering and counter terrorism financing laws of any country.
t) Any activity that we determine, in our sole discretion, constitutes abusive trading or provides an unfair advantage.
u) Engaging in trading behavior that demonstrates disproportionate risk exposure relative to account equity, including repeated trading patterns that materially increase risk per trade idea

or otherwise deviate from reasonable and prudent risk management practices expected of a professional trader.

v) Engaging in trading behavior that is possible in demo environment but is not reproducible or sustainable in real markets.

w) Using any trading strategy designed to exploit the characteristics of the simulated execution model, including simulated slippage, execution latency, liquidity modelling or other pricing-engine mechanics, in a manner inconsistent with genuine market trading.

5.3. **Consequences:** If we determine, at our sole discretion, that you have engaged in Prohibited Conduct or breached the Program Rules, we may immediately terminate your Account and/or Evaluation without any refund of the Fee. In such cases, Moneta Funded may also permanently restrict you from accessing, purchasing, registering for, or participating in any current or future Services.

5.4 You agree not to engage in any conduct that is detrimental to the reputation and business interests of Moneta Funded Ltd, its affiliates, officers, employees, or other users. This includes, but is not limited to, making, publishing, or disseminating any defamatory, libelous, slanderous, or otherwise false, misleading, or harmful statements, reviews, or content (collectively, "**Defamatory Conduct**") through any medium, including but not limited to social media platforms, review websites (e.g., Trustpilot), forums, video platforms, or any other public or private channel.

Defamatory Conduct expressly includes, but is not limited to:

a) Making false accusations of fraudulent, illegal, or unethical behaviour by the Company.

b) Knowingly misrepresenting your experience with the Services or the terms of any agreement with the Company.

c) Orchestrating or encouraging campaigns aimed at damaging the Company's commercial reputation.

d) Creating fake or misleading reviews or posts.

Any user found to have engaged in Defamatory Conduct, as determined by the Company in its sole discretion, shall be subject to immediate and permanent termination of their Account and all Services, without any refund of Fees paid. Furthermore, the Company reserves the right to pursue all available legal remedies against you, including but not limited to claims for damages (including reputational and commercial damages), injunctive relief, and the costs associated with enforcing its rights, including legal fees. This right to pursue legal action exists irrespective of whether your Account is terminated.

This clause shall survive the termination of your Account or these Terms.

6. WITHDRAWAL CONDITIONS

The following conditions apply to all Payout requests, regardless of the Payout Option you select:

6.1. **Verification of Identity:** Before processing any Payout, Moneta Funded must have successfully completed all required identity verification and anti-money laundering (AML) checks. You may be required to provide additional information or documents to satisfy these requirements.

6.2. **Source of Funds:** You acknowledge that you may be required to provide information and/or documents on the source(s) of your initial Fee payment(s) or your source of wealth. Moneta Funded reserves the right to refuse or delay a Payout request where a client does not provide all required

information, or where Moneta Funded has reasonable concerns that doing so may result in breaches of applicable AML/CTF laws.

6.3. **Payment Method:** Funds must be withdrawn using the same method and account details as the original deposit method used to pay your Evaluation Fee(s). Moneta Funded cannot process withdrawals to third-party accounts. All withdrawals will be made to an account in the same name as your Moneta Funded account.

6.4. **Processing Time:**
a) All Payout requests are processed Monday to Friday, 9:00 AM to 7:00 PM (GMT+10).
b) Requests received after 7:00 PM (GMT+10) will be processed on the next business day.
c) The bank cut-off time is 4:00 PM (GMT+10). Withdrawals processed after this time may not leave our bank account until the next business day.
d) Once processed, funds may take up to 24 hours for Crypto withdrawals, or up to 3 working days to reach your account, depending on your bank or payment provider's processing times and the destination country.

6.5. **Fees:**
a) International bank wire transfers may attract a minimum fee of 20 units of your trading account base currency (e.g. 20 USD). This fee will be deducted from the Payout amount prior to transfer.
b) You are responsible for any fees charged by your bank or payment provider for receiving the funds.

6.6. **Incorrect Information:** Moneta Funded is not liable for any losses suffered as a result of you providing incorrect or incomplete withdrawal instructions or destination account details. We cannot guarantee a recall of a financial transaction once it has been initiated.

6.7. **Set-Off and Indebtedness:** Moneta Funded reserves the right to withhold or deduct from your Payout any amounts you may owe to Moneta Funded or its affiliates.

6.8. **Chargebacks:** If your Moneta Funded account is subject to a chargeback investigation, all Payout requests will be refused until the investigation is resolved.

6.9. **Payout Reviews, Prohibited Conduct, and Payout Adjustments:** Moneta Funded may place any Payout request on hold while it conducts trading, risk, account-association, compliance, or abuse reviews. If Moneta Funded determines, in its sole discretion, that you have engaged in any Prohibited Conduct under Clause 5.2 or otherwise breached the Program Rules, Moneta Funded may delay, reduce, deduct from, refuse, cancel, or void any Payout request, whether pending or future. Any simulated profits or account results generated through such conduct may be removed or recalculated before any Payout is approved.

6.10. 1-Step Daily Accounts
Where an Account is issued under the 1-Step Daily Program, the Account is subject to the Payout frequency, Payout eligibility requirements and Maximum Payout Per Request applicable to that Program. A trader may not request more than the Maximum Payout Per Request applicable to the Account. Any eligible profit exceeding the Maximum Payout Per Request will remain subject to the Program Rules and may be eligible for a subsequent Payout request. The applicable Maximum Payout Per Request is displayed in the 1-Step Daily Program Rules on the Website, in the Client Dashboard

and/or in the Moneta Funded FAQ / Help Center. All other Payout review, verification and compliance requirements under these Terms continue to apply.

6.11. Free Affiliate, Giveaway and Promotional Accounts
Unless a separate written agreement, promotion, competition rule or other specific terms expressly provide otherwise, any funded Account provided free of charge as an affiliate reward or benefit, giveaway, promotional account or other free funded Account issued by Moneta Funded is subject to a maximum lifetime Payout of USD 500 per Account.

Once total approved Payouts from such Account reach USD 500, the Account will be permanently closed and no further Payout or trading entitlement will remain in respect of that Account. Where a Payout request would cause the Account to exceed the lifetime Payout cap, only the remaining amount up to the applicable cap may be approved, after which the Account will be closed. Where separate written promotional, affiliate, competition or giveaway terms provide for a different Payout cap, those specific terms will apply instead.

6.12. Sprint Challenge Accounts
The Sprint Challenge is a time-limited Program under which the trader must achieve the applicable Profit Target within the time period applicable to the selected Sprint configuration and without breaching any applicable Program Rules. The applicable Sprint time period begins when specified under the Sprint Program Rules.

If the Profit Target has not been achieved by expiry of the applicable time period, the Sprint Challenge will be unsuccessful and the Account may be closed. Where the trader successfully completes the Sprint Challenge and satisfies all Payout eligibility requirements, the applicable Sprint Payout may be requested. Following successful payment of the applicable Sprint Payout, the Sprint Account will be permanently closed. Continued trading on the same Sprint Account is not available following Payout. The applicable time period, Profit Target, Maximum Loss, Payout amount and other Sprint parameters are displayed in the Sprint Program Rules.

6.13. Instant Funding Pro - First Payout on Demand
For Instant Funding Pro Accounts, the first Payout may be requested on demand, provided that the Account satisfies all applicable Payout eligibility requirements, Program Rules, verification requirements and review procedures at the time of the request. There is no minimum waiting period before the first Payout request unless otherwise stated in the Program Rules applicable to the Account. Following completion of the first Payout, any subsequent Payout requests will be subject to the Payout cycle, frequency and eligibility requirements applicable to the Account and displayed on the Website, in the Client Dashboard and/or in the Moneta Funded FAQ / Help Center. All Payout requests remain subject to the review, verification, compliance and adjustment provisions contained in these Terms.

7. PAYOUT OPTIONS
When submitting a Payout request, you may choose from the following options. Each option is subject to Clause 6 and the additional terms below.

7.1. **Crypto Payout (via Confirmo or other nominated provider)**
a) **Method:** Your Payout will be processed to your nominated cryptocurrency wallet address, subject to verification and compliance checks.

b) **Processing Time:** After processing by Moneta Funded, Crypto payouts may take up to 24 hours (or longer in cases of network congestion, provider delays, additional verification requirements, or compliance review).

c) **Fees (Confirmo):** Where Confirmo is used, Moneta Funded covers the provider fees so that you receive exactly the approved Payout amount (net of Confirmo fees).

d) **Wallet Accuracy:** You are solely responsible for providing an accurate wallet address and ensuring compatibility with the selected network. Incorrect details may result in permanent loss of funds.

e) **Availability:** Crypto payouts may be used as an alternative where other payout routes (including Rise) are unavailable or cannot be used.

7.2. **Rise Payout**
a) **Method:** Your Payout will be processed via Rise to the payout method(s) made available to you within Rise, subject to Rise onboarding and verification requirements.

b) **Onboarding Requirement:** Processing time begins only after your onboarding in Rise has been completed, including any identity checks and account setup steps required by Rise.

c) **Processing Time:** Once Rise onboarding is completed and Moneta Funded begins processing, payout timing will depend on Rise and its payment rails, and may vary by jurisdiction and selected method.

d) **Rise Account Restrictions / Bans:** If you are banned, restricted, or otherwise unable to use Rise for any reason, Moneta Funded cannot process your Payout through Rise. In such cases, Moneta Funded may offer Crypto as an alternative Payout Option (subject to compliance and verification).

e) **Third-Party Platform:** Rise is a third-party platform. Moneta Funded is not responsible for Rise service outages, delays, account restrictions, onboarding failures, or decisions made by Rise.

7.3. **Transfer to Moneta Markets (with a Credit Bonus)**
You may choose to have your Payout transferred to a live CFD trading account with Moneta Markets Ltd. By selecting this option, you acknowledge and agree to the following:
a) **Agreement to Moneta Markets Terms:** You acknowledge that upon transfer, your Moneta Markets account and all trading activity within it will be governed by the Moneta Markets Ltd Client Agreement. You confirm that you have read, understood, and agree to be bound by that agreement.

b) **No Further Obligation for Moneta Funded:** Once the funds have been successfully transferred to Moneta Markets, Moneta Funded has no further liability or obligation to you regarding those funds. All future interactions, including withdrawals, trading, and account management, will be between you and Moneta Markets.

c) **Requirement for Moneta Markets Account:** If you do not already have a Moneta Markets account, you must create one. The transfer can only be made to an account held in the same name as your Moneta Funded account.

d) **Currency Conversion:** If your Moneta Markets trading account is denominated in a currency other than USD, your Payout amount will be converted to the account's base currency at the prevailing

market exchange rate at the time of transfer. Moneta Funded and Moneta Markets apply a transparent, market-rate conversion without additional markup or hidden fees. You acknowledge that exchange rate fluctuations may occur between the time of your Payout request and the actual transfer, and that the final credited amount may vary accordingly.

8. CREDIT BONUS TERMS AND CONDITIONS

The following terms apply specifically to the Credit Bonus(es) offered when you select the "Transfer to Moneta Markets" Payout Option.

8.1. **General Bonus Rules**

a) The Credit Bonus is **tradable but non-withdrawable and non-transferable**.
b) It acts as additional margin in your Moneta Markets trading account, serving as loss protection.
c) Profits generated while trading with the Credit Bonus are fully withdrawable.
d) The Credit Bonus is subject to all terms and conditions of the Moneta Markets Client Agreement, specifically those concerning "Suspicious Trading Activity" and "Default Events."

8.2. **Bonus-Specific Terms**

You may select from the following promotional bonuses at the time of your Payout request:

- **20% Credit Bonus:** Your Payout is deposited as withdrawable cash, and Moneta Markets credits your account with an additional 20% of that amount as a Credit Bonus.
- **100% Double Payout Credit Bonus:** Your Payout is converted entirely into trading capital, and Moneta Markets matches it 100% as a Credit Bonus.

8.3. **Withdrawal and Credit Bonus Deduction**

a) If you withdraw funds from your Moneta Markets account, a corresponding portion of the Credit Bonus will be deducted proportionally.
b) The deduction occurs at the time the withdrawal is processed, based on the proportion of the withdrawn amount relative to the funds in the account (deposit/balance).
c) The Credit Bonus will be deducted proportionally regardless of whether the withdrawal request is successful or not, once submitted.
d) Allocating funds to follow a strategy (copy trading) or making an internal balance transfer will be treated as a withdrawal for the purpose of Credit Bonus deduction.

9. INTELLECTUAL PROPERTY

9.1. All content on the Website and provided through the Services (including text, graphics, logos, software, and the underlying technology) is the property of Moneta Funded Ltd or its licensors and is protected by intellectual property laws.

9.2. We grant you a limited, non-exclusive, non-transferable license to access and use the Services for your personal, non-commercial use in accordance with these Terms.

9.3. You may not copy, modify, distribute, sell, or lease any part of our Services or included software, nor may you reverse engineer or attempt to extract the source code of that software.

10. LIMITATION OF LIABILITY AND DISCLAIMER

10.1. THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. WE MAKE NO WARRANTIES, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT.

10.2. To the fullest extent permitted by law, Moneta Funded Ltd, its directors, employees, and agents shall not be liable for any indirect, incidental, special, consequential, or punitive damages, including but not limited to loss of profits, data, or other intangible losses, resulting from:

i. your access to or use of or inability to access or use the Services;
ii. any conduct or content of any third party on the Services;
iii. any unauthorized access to or use of our servers and/or any personal information stored therein.

10.3. Our total liability to you for any claim arising out of or relating to these Terms or the Services shall not exceed the total amount of Fees you have paid to us in the six (6) months preceding the event giving rise to the liability.

11. INDEMNIFICATION

You agree to indemnify and hold harmless Moneta Funded Ltd and its affiliates, officers, agents, and employees from any claim, demand, loss, or damage, including reasonable attorneys' fees, arising out of or related to your use of the Services, your violation of these Terms, or your violation of any rights of another.

12. PRIVACY

Your privacy is important to us. Our Privacy Policy, which explains how we collect, use, and protect your personal information, is incorporated into these Terms by reference. By using the Services, you agree to the collection and use of your information as outlined in the Privacy Policy.

13. DISCLAIMER

13.1. The Programs are delivered using simulated-live accounts only. All simulated trades are fictitious in nature and at no point will you trade in real-world financial instruments, i.e. CFDs, securities, or commodities.

13.2. The Programs are designed to replicate, as closely as reasonably practicable, the trading conditions experienced in live financial markets. However, the Programs remain a simulated trading environment and may differ from live trading, including due to the psychological differences associated with trading simulated funds rather than personal capital.

13.2A. Because the Programs are intended to replicate realistic trading conditions, execution prices, spreads liquidity and fills may differ from quoted prices. Simulated execution may include positive or negative slippage, partial fills, widening spreads, execution delays and other market-related effects. These characteristics are an inherent part of the simulated trading environment and should not be interpreted as execution errors or defects in the Services.

13.3. You should consider the financial risk to you before purchasing any Program. You should only purchase a Program with funds you can afford to spend.

13.4. The price you pay to purchase a Program is not a deposit or investment. The fee is used towards the administration costs of servicing the complexities of the simulated trading environment, our

staffing costs, and in the accrual of capital to service payments to users that earn rewards from their trades.

13.5. We do not provide investment or other financial advice or recommendations.

13.6. Your performance is not indicative of trading on real financial markets. While the execution environment is designed to emulate real market conditions, performance in this simulated trading environment is not indicative of trading on real financial markets. Past performance and simulated gains are neither a guarantee nor an indication of future performance.

13.7. You should not rely on, or take (or not take) a decision based on any information, results, suggestions found on or obtained through the Website or your use of any Program.

13.8. To the fullest extent permitted by law, we make no promises or warranties of any kind that:

a) any Program will:
   i. achieve any intended result or purpose.
   ii. meet your requirements.
b) the Website and any Program:
   i. will always be secure and free from viruses (although we comply with industry standards and processes to prevent against the introduction of viruses, malware and malicious attacks that may harm the Website, any Program or the device that you use to access the Website or any Program).
   ii. and any content on it will always be available or uninterrupted. We may suspend, withdraw, or restrict the availability of all or any part of our Website or any Program from time to time.
   iii. will stay the same, as we may change, modify, amend, add to or remove some or all of the functionality of or content on any Program or the Website from time to time.
   iv. and any content on it will be accurate, error free, complete or up to date.
   v. will be compatible with all or any hardware and software you may use.
   vi. any content on them does not infringe a third party's intellectual property rights.

13.9. We may link to other websites. When we do this, we will try and make it as clear as possible that you are leaving our Website. We are not responsible for these websites in any way, and do not endorse them. You should check the third party's terms and conditions and privacy policy when you visit their websites.

14. TERMINATION

14.1. You may terminate your Account at any time by contacting support.

14.2. We may suspend or terminate your Account and access to the Services immediately, without prior notice or liability, for any reason, including if you breach these Terms.

14.3. Upon termination, your right to use the Services will cease immediately. All provisions of these Terms which by their nature should survive termination shall survive, including ownership provisions, warranty disclaimers, indemnity, and limitations of liability.

15. GOVERNING LAW AND DISPUTE RESOLUTION

15.1. These Terms shall be governed by and construed in accordance with the laws of Saint Lucia.

15.2. Any dispute, controversy, or claim arising out of or relating to these Terms shall be subject to the exclusive jurisdiction of the courts of Saint Lucia.

16. BUSINESS DISRUPTION

16.1. In the event of a significant disruption in service e.g. a trading platform becomes unavailable, and you are currently in the Evaluation phase, all simulated-live balances shall be frozen until such time as they can be transferred to a future available trading platform. The equity or balance of an account may be 'snapshotted' at the earliest convenience of Moneta Funded. Any active/open trades or closed trades on an account may be closed or cancelled at the earliest convenience at Moneta Funded's sole discretion. In this circumstance, Moneta Funded is not liable for any simulated-losses or simulated-gains made on accounts and Moneta Funded does not need to apply any credits or adjustments to balance or equity on an account that may have been made or lost from the mentioned active/open trades.

16.2. In the event of a significant disruption in service e.g. a trading platform becomes unavailable and you are participating in an Evaluation program:

a) Moneta Funded will transition you to an alternative trading platform, including identical metrics e.g. drawdown levels.
b) Offer alternative options at Moneta Funded's sole discretion.

17. MISCELLANEOUS

17.1. These Terms constitute the entire agreement between you and Moneta Funded Ltd regarding the Services and supersede all prior agreements.

17.2. We reserve the right to modify or replace these Terms at any time. If a revision is material, we will provide notice prior to any new terms taking effect. What constitutes a material change will be determined at our sole discretion.

17.2A. Account-Specific Program Rules. Program parameters may differ between Accounts depending on Program type, configuration, purchase date, Account size, promotion or other applicable conditions. The Program Rules applicable to an Account are displayed on the Website, in the Client Dashboard and in the Moneta Funded FAQ / Help Center. Where a rule or configuration expressly applies only to Accounts purchased, issued or activated from a particular date, it will apply only in accordance with the conditions stated in the relevant Program Rules. Changes to Program parameters may therefore apply differently to existing and newly purchased Accounts.

17.3. If any provision of these Terms is held to be invalid or unenforceable, the remaining provisions will remain in full force and effect.

17.4. Our failure to enforce any right or provision of these Terms will not be considered a waiver of those rights.

17.5. In compliance with global regulatory standards and our internal risk management policies, Moneta Funded does not onboard clients from jurisdictions subject to heightened monitoring by the Financial Action Task Force (FATF), countries under comprehensive sanctions from the Office of Foreign Assets Control (OFAC), or other high-risk territories. This includes, but is not limited to North Korea, Cuba, and Vietnam. We maintain a dynamic prohibited jurisdictions list and conduct ongoing screening

to ensure strict adherence to all applicable international sanctions regimes. A non-exhaustive list of Banned Jurisdictions is indicated under Annex A.

18. CONTACT INFORMATION

Questions about these Terms should be sent to us at support@monetafunded.com.

Moneta Funded Ltd
Ground Floor, The Sotheby Building,
Rodney Village, Rodney Bay,
Gros-Islet, Saint Lucia

Annex A

List of Banned Jurisdictions

Afghanistan
Cuba
Myanmar (Burma)
Thailand
North Korea (DPRK)
UAE
Venezuela
Vietnam