

A woman is shown in profile, looking down at a computer monitor. The image is overlaid with a semi-transparent blue filter and decorative white lines. A white rectangular box with a drop shadow is centered on the page, containing the title. To the left of the title is a horizontal bar with a color gradient from orange to blue. To the right of the title are two blue circles of different sizes.

VIPOTOR Product Guide



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Range of Markets

Cryptocurrency



Cryptocurrency are huge financial innovations for financial derivatives. The decoupling of digital coins is unique. The number of each type of digital currency cannot be exceeded, and digital coins cannot be tampered with and are anonymously traded in the market, making them valuable for investment.

VIOTOR WEALTH LIMITED benefited from the cooperation of a number of top liquidity providers and Metatrade's bridging technology, with a combination of order-driven and quotation-driven hybrid trading mechanism, ensuring no delays in order transactions and fast transactions.

Cryptocurrency Trading Conditions

Symbol	Description	Minimum Spreads (pips) Premium 10K USD	Max. Transaction Size	Max. Position	Commission (Standard lot)	Min. Fluctuation
BTCUSD	Bitcoin vs. US Dollar	20000	1000	1000	0	0.001
BTCEUR	Bitcoin vs. Euro	20000	1000	1000	0	0.001
LTCUSD	Litecoin vs. US Dollar	2000	1000	1000	0	0.001
UCTUSD	Ubique Chain of Things vs. US Dollar	800	1000	1000	0	0.01
ETHUSD	Ethereum vs. US Dollar	8000	1000	1000	0	0.001
BCHUSD	Bitcoin Cash vs. US Dollar	3000	1000	1000	0	0.001
EOSUSD	EOS vs. US Dollar	2300	1000	1000	0	0.0001
ETCUSD	Ethereum Classic vs. US Dollar	300	1000	1000	0	0.001
BRTUSD	BRT vs. US Dollar	500	1000	1000	0	0.01
DSHUSD	Dashcoin vs. US Dollar	1200	1000	1000	0	0.001

Foreign exchange & Rare Metals



VIOTOR WEALTH LIMITED aggregates quotes from more than 50 banks around the world, with spreads as low as zero, allowing traders to experience the same depth of liquidity and spreads as many of the world's largest banks and financial institutions.

VIOTOR WEALTH LIMITED benefited from the cooperation of a number of top liquidity providers and Metatrade's bridging technology, with a combination of order-driven and quotation-driven hybrid trading mechanism, ensuring no delays in order transactions and fast executions.

Foreign exchange & Rare Metals



VIOTOR WEALTH LIMITED has benefited from the liquidity support of many top banks around the world, using advanced quotation aggregation bridging technology to keep our spreads low at any trading time. The use of MT4 & MT5 platform for precious metals trading makes the investment method more convenient and flexible.

The safe-haven value of precious metals determines that it has value-preserving and value-adding functions during periods of large market volatility. Regardless of market conditions, precious metals have sufficient trading opportunities and investment value through investment portfolios. Enjoy high liquidity at the VIOTOR WEALTH LIMITED, 100% automatic order fulfillment, with the fastest and most stable trading environment in the industry.

Currency Pairs Trading Conditions

Symbol	Description	Minimum Spreads (pips) Premium 10K USD	Max. Transaction Size	Max. Position	Commission (Standard lot)	Min. Fluctuation
EURUSD.r	Euro vs. US Dollar	16	1000	1000	0	0.00001
GBPUSD.r	British Pound vs. US Dollar	19	1000	1000	0	0.00001
AUDUSD.r	Australia Dollar vs. US Dollar	17	1000	1000	0	0.00001
NZDUSD.r	New Zealand Dollar vs. US Dollar	20	1000	1000	0	0.00001
USDCHF.r	US Dollar vs. Swiss Franc	22	1000	1000	0	0.00001
USDJPY.r	US Dollar vs. Japanese Yen	17	1000	1000	0	0.00001
USDCAD.r	US Dollar vs. Canadian Dollar	21	1000	1000	0	0.00001
EURJPY.r	Euro vs. Japanese Yen	20	1000	1000	0	0.00001
EURGBP.r	Euro vs. British Pound	15	1000	1000	0	0.00001
EURCAD.r	Euro vs. Canadian Dollar	37	1000	1000	0	0.00001

Currency Pairs Trading Conditions

Symbol	Description	Minimum Spreads (pips) Premium 10K USD	Max. Transaction Size	Max. Position	Commission (Standard lot)	Min. Fluctuation
EURAUD.r	Euro vs. Australia Dollar	22	1000	1000	0	0.00001
EURCHF.r	Euro vs. Swiss Franc	25	1000	1000	0	0.00001
EURNZD.r	Euro vs. New Zealand Dollar	25	1000	1000	0	0.00001
GBPJPY.r	British Pound vs. Japanese Yen	20	1000	1000	0	0.00001
GBPAUD.r	British Pound vs. Australia Dollar	22	1000	1000	0	0.00001
GBPNZD.r	British Pound vs. New Zealand Dollar	25	1000	1000	0	0.00001
GBPCHF.r	British Pound vs. Swiss Franc	25	1000	1000	0	0.00001
AUDJPY.r	Australia Dollar vs. Japanese Yen	20	1000	1000	0	0.00001
AUDNZD.r	Australia Dollar vs. New Zealand Dollar	25	1000	1000	0	0.00001
AUDCAD.r	Australia Dollar vs. Canadian Dollar	25	1000	1000	0	0.00001

Currency Pairs Trading Conditions

Symbol	Description	Minimum Spreads (pips) Premium 10K USD	Max. Transaction Size	Max. Position	Commission (Standard lot)	Min. Fluctuation
NZDJPY.r	New Zealand Dollar vs. Japanese Yen	20	1000	1000	0	0.00001
CADJPY.r	Canadian Dollar vs. Japanese Yen	20	1000	1000	0	0.00001
CADCHF.r	Canadian Dollar vs. Swiss Franc	24	1000	1000	0	0.00001
AUDCHF.r	Australia Dollar vs. Swiss Franc	24	1000	1000	0	0.00001
CHFJPY.r	Swiss Franc vs. Japanese Yen	24	1000	1000	0	0.00001

Currency Pairs Trading Hours

Symbol	Description	Trading Hours (GMT+0)					
		Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
EURUSD.r	Euro vs. US Dollar	21:00-24:00				Monday 00: 00 ----- Friday 20: 59	
GBPUSD.r	British Pound vs. US Dollar	21:00-24:00				Monday 00: 00 ----- Friday 20: 59	
AUDUSD.r	Australia Dollar vs. US Dollar	21:00-24:00				Monday 00: 00 ----- Friday 20: 59	
NZDUSD.r	New Zealand Dollar vs. US Dollar	21:00-24:00				Monday 00: 00 ----- Friday 20: 59	
USDCHF.r	US Dollar vs. Swiss Franc	21:00-24:00				Monday 00: 00 ----- Friday 20: 59	
USDJPY.r	US Dollar vs. Japanese Yen	21:00-24:00				Monday 00: 00 ----- Friday 20: 59	
USDCAD.r	US Dollar vs. Canadian Dollar	21:00-24:00				Monday 00: 00 ----- Friday 20: 59	
EURJPY.r	Euro vs. Japanese Yen	21:00-24:00				Monday 00: 00 ----- Friday 20: 59	
EURGBP.r	Euro vs. British Pound	21:00-24:00				Monday 00: 00 ----- Friday 20: 59	
EURCAD.r	Euro vs. Canadian Dollar	21:00-24:00				Monday 00: 00 ----- Friday 20: 59	

Currency Pairs Trading Hours

Symbol	Description	Trading Hours (GMT+0)					
		Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
EURAUD.r	Euro vs. Australia Dollar	21:00-24:00					Monday 00: 00 ----- Friday 20: 59
EURCHF.r	Euro vs. Swiss Franc	21:00-24:00					Monday 00: 00 ----- Friday 20: 59
EURNZD.r	Euro vs. New Zealand Dollar	21:00-24:00					Monday 00: 00 ----- Friday 20: 59
GBPJPY.r	British Pound vs. Japanese Yen	21:00-24:00					Monday 00: 00 ----- Friday 20: 59
GBPAUD.r	British Pound vs. Australia Dollar	21:00-24:00					Monday 00: 00 ----- Friday 20: 59
GBPNZD.r	British Pound vs. New Zealand Dollar	21:00-24:00					Monday 00: 00 ----- Friday 20: 59
GBPCHF.r	British Pound vs. Swiss Franc	21:00-24:00					Monday 00: 00 ----- Friday 20: 59
AUDJPY.r	Australia Dollar vs. Japanese Yen	21:00-24:00					Monday 00: 00 ----- Friday 20: 59
AUDNZD.r	Australia Dollar vs. New Zealand Dollar	21:00-24:00					Monday 00: 00 ----- Friday 20: 59
AUDCAD.r	Australia Dollar vs. Canadian Dollar	21:00-24:00					Monday 00: 00 ----- Friday 20: 59

Currency Pairs Trading Hours

Symbol	Description	Trading Hours (GMT+0)					
		Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
NZDJPY.r	New Zealand Dollar vs. Japanese Yen	21:00-24:00					Monday 00: 00 ----- Friday 20: 59
CADJPY.r	Canadian Dollar vs. Japanese Yen	21:00-24:00					Monday 00: 00 ----- Friday 20: 59
CADCHF.r	Canadian Dollar vs. Swiss Franc	21:00-24:00					Monday 00: 00 ----- Friday 20: 59
AUDCHF.r	Australia Dollar vs. Swiss Franc	21:00-24:00					Monday 00: 00 ----- Friday 20: 59
CHFJPY.r	Swiss Franc vs. Japanese Yen	21:00-24:00					Monday 00: 00 ----- Friday 20: 59

Rare Metals Trading Conditions

Symbol	Description	Minimum Spreads (pips) Premium 10K USD	Max. Transaction Size	Max. Position	Commission (Standard lot)	Min. Fluctuation
XAUUSD.r	Gold vs. US Dollar	38	1000	1000	0	0.01
XAGUSD.r	Silver vs. US Dollar	83	1000	1000	0	0.001

Rare Metals Trading Hours

Symbol	Description	Trading Hours (GMT+0)					
		Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
XAUUSD.r	Gold vs. US Dollar	22:05-24:00	00:00-21:00 22:00-24:00	00:00-21:00 22:00-24:00	00:00-21:00 22:00-24:00	00:00-21:00 22:00-24:00	00:00-20:55
XAGUSD.r	Silver vs. US Dollar	22:05-24:00	00:00-21:00 22:00-24:00	00:00-21:00 22:00-24:00	00:00-21:00 22:00-24:00	00:00-21:00 22:00-24:00	00:00-20:55

Index



The index is a reference number compiled by a stock exchange or financial service institution to indicate changes in the stock market. It is used not only by investors to predict market trends, but also by political or business circles to observe politics by reference to changes in the index. The economic development situation, the index is a good indicator to measure market performance.

VIOTOR WEALTH LIMITED relies on a number of large liquidity providers to provide investors with a wide range of index CFD products, suitable for traders in a variety of trading strategies and portfolios, providing you with flexible leverage options that allow you to directly navigate through a wide range of indices.

CFDs Stock Indices Trading Conditions

Symbol	Description	Minimum Spreads (pips) Premium 10K USD	Max. Transaction Size	Max. Position	Commission (Standard lot)	Min. Fluctuation
DAXEUR.r	DAX30 - Germany	150	1000	1000	0	0.01
NDXUSD.r	NASDAQ Composite	100	1000	1000	0	0.01
DJIUSD.r	Dow Jones Industrial Average	200	1000	1000	0	0.01
EURATI.r	European Automation Index	20	1000	1000	0	0.01

CFDs Stock Indices Trading Hours

Symbol	Description	Trading Hours (GMT+0)					
		Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
DAXEUR.r	DAX30 - Germany	22:00-24:00	Monday 00: 00 ----- Thursday 24: 00				00:00-22:00
NDXUSD.r	NASDAQ Composite	23:00-24:00	00:00-21:15 21:30-21:55 23:00-24:00	00:00-21:15 21:30-21:55 23:00-24:00	00:00-21:15 21:30-21:55 23:00-24:00	00:00-21:15 21:30-21:55 23:00-24:00	00:00-21:15 21:30-22:00
DJIUSD.r	Dow Jones Industrial Average	23:00-24:00	00:00-21:15 21:30-21:55 23:00-24:00	00:00-21:15 21:30-21:55 23:00-24:00	00:00-21:15 21:30-21:55 23:00-24:00	00:00-21:15 21:30-21:55 23:00-24:00	00:00-21:15 21:30-22:00
EURATI.r	European Automation Index	22:00-24:00	Monday 00: 00 ----- Thursday 24: 00				00:00-22:00

Commodities



Commodities due to the impact of supply and demand will lead to frequent price fluctuations, investment opportunities are rich, CFD trading commodities can allow traders to enter the commodity market faster, seize opportunities, and make investments faster and more flexible.

The price of commodities is extremely sensitive to many political and economic factors. VIPOTOR WEALTH LIMITED provides you with CFD products. With MT4 long and short trading, orders are not delayed.

CFDs Commodities Trading Conditions

Symbol	Description	Minimum Spreads (pips) Premium 10K USD	Max. Transaction Size	Max. Position	Commission (Standard lot)	Min. Fluctuation
USOUSD	United States Oil vs. US Dollar	200	1000	1000	0	0.01

CFDs Commodities Trading Hours

Symbol	Description	Trading Hours (GMT+0)					
		Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
USOUSD	United States Oil vs. US Dollar	22:05-24:00	00:00-21:00 22:00-24:00	00:00-21:00 22:00-24:00	00:00-21:00 22:00-24:00	00:00-21:00 22:00-24:00	00:00-20:55

Trading Conditions Guide

1. Spreads & Commissions

Spreads are the difference between the bid and ask price for a currency pair or financial instrument. VIPOTOR provides competitive, variable spreads adapted to your initial deposit. They are measured in pips.

VIPOTOR applies all-in spreads – it does not charge any additional fees or commissions on transactions. All costs are included in the spreads.

Forward products are subject to the following round-turn commission fee:

Account Currency	Commissions round-turn for 1 lot Prime 10K USD
USD	0
EUR	0
GBP	0
JPY	0
CHF	0
AUD	0
CAD	0
PLN	0
TRY	0
SEK	0
NOK	0
SGD	0
XGD	0
HUF	0
CZK	0

2. Pips

A pip is the smallest price change that any currency or financial instrument can make. For most currency pairs, it is equal to a 0.0001 price change in the quote currency. In currencies with low unit price, a pip can represent 0.01 units, one notable example being the Japanese Yen.

3. Transaction sizes

VIPOTOR offers flexible transaction sizes throughout all of its trading platforms. In addition, whenever the markets are open, our trading desk is available to assist you in placing orders, including transaction sizes greater than the ones stated in the condition tables above.

4. Trading Hours

VIPOTOR maintains a 24 hours trading operation available for you by telephone or through all of its trading platforms whenever the markets are open, starting from 23:00 CET Sunday to 23:00 CET Friday.

5. Swap rates

Swap rates, also known as overnight or rollover rates, are either earned or paid for holding a position overnight. VIPOTOR settles overnight positions at 23:00 CET using the applicable formula and swap rates table below.

Calculation Example:

AUDJPY Short/Long Swap Rate: -0.00784983 / 0.00455597 Position:

Sell 100'000 AUDJPY

AUDJPY Exchange Rate: 96.553

Client Position	Negative Swap Rate	Positive Swap Rate
Long	You Receive	You Pay
Short	You Pay	You Receive

MetaTrader Swap Formula:

$(\text{Base Amount} * \text{Short Swap Rate}) / \text{AUDJPY exchange rate} (100'000 * -0.00784983) / 96.553 = \text{You pay } 8.13 \text{ AUD}$

Advanced Trader Swap Formula:

$(\text{Base Amount} * \text{Short Swap Rate}) (100'000 * -0.00784983) = \text{You pay } 784.98 \text{ JPY}$

VIPOTOR applies a triple swap on Wednesday 23:00 CET to account for weekend rollovers. There are some exceptions to this rule:

Triple swap rollovers will be applied Thursday 23:00 CET for USDCAD, USDTRY and USDRUB.

Triple swap rollovers will be applied Friday 23:00 CET for LCOUSD, NGCUSD and OILUSD.

6. Cash adjustments

When any underlying stock that is part of a Spot Stock Index goes ex-dividend, the Spot Stock Index will be price adjusted to reflect this dividend. The weighted proportion of the applicable dividend within the Spot Stock Index will be credited (Long Positions) or debited (Short Positions) as a cash adjustment on your account on the Ex-date reflecting the market price movement on the Ex-dividend date. Only open positions held overnight on ex-dividend date are subject to dividend cash adjustments.

Example

In order to buy 100'000 EUR/USD at an ask price of 1.10, you would need 110'000 USD. With a leverage of 100:1 you only need to have the equivalent of 1'100 USD of available cash on your account (1% of the notional value of 110'000 USD) to open the position.

7. Leverage & Margin Requirements

By default, VIPOTOR WEALTH LIMITED has an initial margin requirement of 1% on most popular FX instruments, meaning that you need collateral on your account equal to 1% of the notional value of the position you want to open. In other words, your positions can be leveraged up to 100 times.

A. Advanced Trader Margin Level Calculation

At 16:00 CET, Trader X has a 10'000 USD balance with an unrealized P&L of +1'000 USD. The open position is long 10 DAXEUR. Total open position is 496'310.78 USD (10 DAXEUR x margin factor (4) x index price(9'960.00) x EURUSD rate (1.24576).

$$\frac{((10'000 \text{ USD} + 1'000 \text{ USD}) / 496'310.78 \text{ USD}) \times 100}{=} 2.2\% \text{ Margin Level}$$

Total Open Position in Reference Currency
= Trade amount x margin factor x market price x exchange rate.

If initial margin rate = 1%, then margin factor is 1
If initial margin rate = 2%, then margin factor is 2

B. MetaTrader Margin Level Calculation

$$\frac{((\text{Account Balance} + \text{Unrealized P\&L}) / \text{Margin requirement on net open position}) \times 100}{=} \text{Margin Level}$$

Trader X has a 10'000 USD balanced with an unrealized P&L of +1'000 USD. The open positions include long 300'000 USDCHF and short 200'000 USDCHF. Net open position is 100'000 USDCHF
$$\frac{((10'000 \text{ USD} + 1'000 \text{ USD}) / 1'000 \text{ USD}) \times 100}{=} 1'100\% \text{ Margin Level}$$

8. Stop Out Level

Subject to the limitations set forth in the General Terms and Conditions, the Risk Disclosure Statement and the Special Terms and Conditions for Forex to which we draw your attention, VIPOTOR's trading platforms are designed to automatically trigger a liquidation of open positions when the Margin Level $([\text{equity}/\text{used margin}] \times 100)$ reaches the Stop Out level, which varies depending on the technology you are using (the "Automatic Liquidation System").

The Automatic Liquidation System has been set up for the sole benefit of VIPOTOR Bank Ltd. While the Automatic Liquidation System aims at avoiding that the Client is losing more than the Forex Margin and while VIPOTOR WEALTH LIMITED will ensure that, in the vast majority of cases, the Automatic Liquidation System is activated as soon as the Liquidation Percentage is reached, it is entitled but not obliged to do so. No warranty is given by VIPOTOR WEALTH LIMITED in this regard. The Client may still suffer a loss much higher than the Forex Margin.

A. Advanced Trader

The table below displays the stop out level based on your Total Open Position in USD. Unless previously agreed, and subject to the limitations set forth in the General Terms and Conditions, the Risk Disclosure Statement and the Special Terms and Conditions for Forex, when the stop out level is reached VIPOTOR will apply a First In First Out (FIFO) liquidation policy realizing the oldest positions first until the margin level returns above the stop out level.

Total open position (USD)	Stop out level
\$1'000 through \$30'000'000	0.30%
\$30'000'001 through \$40'000'000	1.00%
\$40'000'001 through \$50'000'000	1.25%
\$50'000'001 through \$60'000'000	1.50%
\$60'000'001 through \$70'000'000	1.75%
Over \$70'000'000	2.25% or greater

B. MetaTrader

Subject to the limitations set forth in the General Terms and Conditions, the Risk Disclosure Statement and the Special Terms and Conditions for Forex, when the Margin Level falls below 30%, positions with the largest loss (regardless of their size) will be liquidated first, until the margin level is back to 30% or more.

Please note that, in the case of aggregated positions exceeding the maximum transaction size on MetaTrader 5, such positions will first be liquidated up to the maximum transaction size. If the margin level is back to 30% or more after this first liquidation, no further liquidation takes place.

Inactivity Fee



The inactivity fee will be charged if you have no open positions and have not been trading on your account(s) during a period of 6 months or more.

The inactivity fee amounts to a maximum of 10 units of your base currency* (irrespective of the number of accounts you hold) or to the equivalent of your remaining balance.

The inactivity fee will be deducted on a monthly basis until you resume your trading activity, close your account(s) or the balance of your account(s) is reduced to zero. (The fee may reduce your balance to zero, but will not take it into the negative.)

The inactivity fee applies to retail clients only.

The following clients are exempt from the fee:

- Introducing brokers
- Money Managers
- Institutional clients
- Corporate clients

Risk Warning



The content of this guide is purely informative and does not constitute an offer or a recommendation to trade a specific product and is not to be understood as a piece of advice of any sort, in particular regarding trading, tax and legal questions. The information or opinion regarding a product expressed in this guide do not take into consideration the investment objectives, the assets, the experience or the knowledge of a single investor.

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Forex transactions are highly speculative, involve an extreme degree of risk and are generally suitable only for persons who can assume and sustain a risk of loss in excess of their Forex margin. Forex transactions may, by their nature, generate losses that are in theory unlimited. In the absence of prior intervention, the loss could greatly exceed all the client's assets deposited with the VIPOTOR WEALTH LIMITED.