Dynamic Leverage Terms and Conditions

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INGOT SC LTD

Dynamic Leverage Terms and Conditions

This document determines the leverage terms and is considered an addendum to the Customer Service Agreement (“**Customer Agreement**”) between INGOT SC LTD. Registered under number: 8431005-1 and holds Financial Services License as Securities Dealer number “**SD117**” (hereinafter referred to as the “**Company**”) and the Customer. Together with all the Company's legal documents, they form the totality of the agreement between us.

The Customer hereby explicitly acknowledges and agrees that upon opening a trading account and approving the documentation and/or email and/or ticking in the relevant space, links, or buttons approving the relevant template as may be indicated by the Company, the Customer expresses approval of the Terms and Conditions set below as may be updated and changed from time to time at the Company's sole discretion.

Upon opening a trading account, the Customer shall be assigned the default leverage, which is automatically applied to each instrument based on the instrument specifications as displayed on the Trading Platform. Dynamic Leverage is not applied by default.

Should the Customer wish to apply the Dynamic Leverage structure set out in these Terms, the Customer must submit a specific request to the Company by sending a request on the Portal (the “**Request**”). The Company reserves the right, at its sole discretion, to approve or reject any Dynamic Leverage Request, without obligation to provide justification.

The Customer can select a maximum leverage level from the available tiers approved by the Company. This selected leverage level shall constitute the upper leverage cap applicable to the Customer's account, at all times, expect as provided otherwise.

Following approval, leverage shall be applied dynamically in accordance with the applicable Dynamic Leverage table, subject always to the approved maximum leverage cap, and may decrease automatically as the Customer's Net Open Volume/ Notional Value, as the case may be, increases.

The Customer consents to the Company's changes of the leverage of the trading account(s) associated with their account number(s), subject to the following Terms and Conditions (the “**Terms**”):

1. The Customer consents to electronic communication in accordance with these Terms.

2. The Customer acknowledges that leverage is a double-edged sword that can dramatically amplify losses, and that leveraged trading carries a high level of risk and is not suitable for all investors.
3. The Customer acknowledges that the Company will increase/decrease the leverage granted to the Customer as per the Customer's net open volume according to the tables under these Terms **and that additional temporary leverage limitations may apply during specific events, as further described in Clause 13**, without previous notice to the Customer. The Customer shall maintain necessary actions in order not to affect his trades.
4. The Customer agrees that following their submission of the Request, the Company will act in a commercially reasonable manner to review the Request, but it shall not be bound to act or make any decision within any specific time. The Company may approve or reject the Request at its sole and absolute discretion.
5. The Customer understands that it is their responsibility to ensure that the trading account is flat; he/she has no open positions (i.e., no live trades, stop orders, limit orders, or entry orders) at the time of processing. If the trading account is not flat, and there were active trades during the processing of the Request, the Customer understands that in case the Company processed the Request, the positions may be subject to liquidation as the margin requirement would change.
6. The Customer understands that when they submit a Request to change the account's leverage, the level specified in the Request will apply to all instruments mentioned in the tables below according to the leverage tiers for each instrument as per the tables below.
7. The Customer understands that the Company's Terms and Conditions and all relevant policies and legal documents will continue to govern the accounts and trading activity with the Company, as amended and supplemented by these Terms.
8. The Customer fully understands how orders are executed and has thoroughly reviewed the Customer Service Agreement, the Company's Terms and Conditions, the Product Disclosure Statement (PDS), the Best Execution Policy, and all the Company's legal documents displayed on the Company's website.
9. The Customer agrees that the Company assumes no liability for any consequences which may arise from processing the Request.
10. The Customer accepts full responsibility and liability for the instructions given in the Request.

11. The Customer understands that according to the Company's internal policies and procedures, the Request is processed based on the account's Net Open volume or Notional Value based on Dynamic Leverage tiers, as set out in the tables below:

FX Majors

Net Open Volume	Leverage (up to)
0.01 – 1 Lots	1:5000
1.01 – 2 Lots	1:2000
2.01 – 3 Lots	1:1000
3.01 – 20 Lots	1:500
20.01 – 100 Lots	1:200
100.01 – 300 Lots	1:100
300.01 and above	1:50

FX Minors

Net Open Volume	Leverage (up to)
0.01 – 1 Lots	1:5000
1.01 – 2 Lots	1:2000
2.01 – 3 Lots	1:1000
3.01 – 10 Lots	1:500
10.01 – 50 Lots	1:200
50.01 – 200 Lots	1:100
200.01 and above	1:50

Gold Spot (XAU)

Net Open Volume	Leverage (up to)
0.01 – 0.5 Lots	1:5000
0.51 – 1 Lots	1:2000
1.01 – 2 Lots	1:1000
2.01 – 5 Lots	1:500
5.01 – 20 Lots	1:200
20.01 – 100 Lots	1:100
100.01 – 200 Lots	1:50
200.01 Lots and above	1:20

Silver Spot (XAG)

Net Open Volume	Leverage (up to)
0.01 – 5 Lots	1:100
5.01 – 10 Lots	1:50
10.01 – 50 Lots	1:30
50.01 – 100 Lots	1:20
100.01 and above	1:10

Spot DJ30 / S&P500 / IT40 Indices

Net Open Volume	Leverage (up to)
0.01 – 5 Lots	1:2000

5.01 – 20 Lots	1:1000
20.01 – 50 Lots	1:500
50.01 – 200 Lots	1:200
200.01 – 500 Lots	1:100
500.01 and above	1:20

Spot ND100 / DAX40 / NKD225

Net Open Volume	Leverage (up to)
0.01 – 10 Lots	1:2000
10.01 – 40 Lots	1:1000
40.01 – 100 Lots	1:500
100.01 – 400 Lots	1:200
400.01-1000 Lots	1:100
1000.01 and above	1:20

Other Spot Indices

Net Open Volume	Leverage (up to)
0.01 – 50 Lots	1:1000
50.01 – 100 Lots	1:500
100.01 – 500 Lots	1:200
500.01 - 1000 Lots	1:100
1000.01 and above	1:20

Spot XTIUSD / XBRUSD

Net Open Volume	Leverage (up to)
0.01 – 50 Lots	1:500
50.01 – 150 Lots	1:200
150.01 – 600 Lots	1:100
600.01 and above	1:50

Future Indices

Net Open Volume	Leverage (up to)
0.01 – 5 Lots	1:500
5.01 – 10 Lots	1:400
10.01-20 Lots	1:300
20.01-50 Lots	1:200
50.01-100 Lots	1:100
100.01-150 Lots	1:50
150.01 and above	1:20

Future WTI / Brent

Net Open Volume	Leverage (up to)
0.01 – 5 Lots	1:200
5.01 – 50 Lots	1:100

50.01 – 100 Lots	1:50
100.01 and above	1:20

Future Metals

Net Open Volume	Leverage (up to)
0.01-5 Lots	1:100
5.01-25 Lots	1:50
25.01 and above	1:20

Future Softs and Grains

Net Open Volume	Leverage (up to)
0.01-5 Lots	1:100
5.01-25 Lots	1:50
25.01-50 Lots	1:20
50.01 and above	1:10

BTCUSD and ETHUSD INGOT Dynamic Leverage Tiers

Net Open Volume	Leverage (up to)
0.01-0.5 Lot	1:200
0.51-1 Lot	1:100
1.01-2 Lot	1:50
2.01-5 Lot	1:20

5.01-10 Lot	1:5
10.01 and above	1:2

Other Cryptocurrencies INGOT Dynamic Leverage Tiers

$ Notional Value	Leverage (up to)
0 to 10,000	1:20
10,000 to 50,000	1:5
50,000 and above	1:2

Mega Cap Stocks INGOT Dynamic Leverage Tiers

Net Open Volume	Leverage (up to)
1-50 Lots	1:50
51-200 Lots	1:20
201-500 Lots	1:10
501 and above	1:2

Large Cap Stocks INGOT Dynamic Leverage Tiers

$ Notional Value	Leverage (up to)
0 to 50,000	1:20
50,001 – 100,000	1:10
100,001 and above	1:2

12. These Terms and Conditions comply with the Financial Service Authority's legislation, and adjustments may be made to meet the new regulatory requirements.

13. For any new positions opened during the following Specified Events, the leverage ratio outlined in the tables below will apply, regardless of the trading volume unless the account leverage is less than the table outlined below. Notwithstanding any other provision of these Terms, for any new positions opened during the following Specified Events, the leverage ratios set out in the tables below (the “Temporary Leverage Caps”) shall apply irrespective of the Customer's Net Open Volume and the otherwise applicable Dynamic Leverage Tiers. Temporary Leverage Caps represent maximum event-based leverage caps determined by the Company based on instrument liquidity, volatility, and gap-risk characteristics during market-closure periods.

Where the Customer's effective leverage applicable at the time of order placement is lower than the Temporary Leverage Cap specified below, such lower leverage shall continue to apply. For the avoidance of doubt, during the occurrence of the Specified Events, the leverage limitations set out in this Clause shall temporarily override any higher leverage that may otherwise be available to the Customer under these Terms, including under the Dynamic Leverage Tiers, until the conclusion of the relevant event.

Instrument	Temporary Leverage Cap
FX Majors and Minors	1:100
Gold Spot	1:100
Silver Spot	1:50
Spot and Future Indices	1:20
Spot and Future Energies	1:20
Future Metals	1:50
Future Softs and Grains	1:50
Stocks	1:2

14. The Temporary Leverage Cap may apply during Specified Events, as it is an elevated risk period.

a. **Elevated Risk Period**

i. **Friday Pre-Close & Monday Post-Opening**: Within two (2) hours prior to the scheduled market close or any prior to any officially-recognized public holiday affecting the relevant market and upon markets opening on Monday or after any prior to any officially-recognized public holiday affecting the relevant market (“Specified Events”) where the Customer places any new order in an instrument subject to Temporary Leverage Cap set out in the table above, the maximum leverage applicable to all open and new position in that instrument shall for the duration of the Specified Event, be temporarily limited to the applicable Temporary Leverage Cap, irrespective of the Customer's Net Open Volume or the otherwise applicable Dynamic Leverage Tier.

This temporary alignment is implemented to maintain a consistent and balanced risk level across the Customer's total exposure during heightened market risk. Accordingly, any trading activity undertaken during the Specified Event, including opening new positions, partially closing existing positions, or adjusting hedged positions, may result in the Temporary Leverage Cap being uniformly applied to all positions within the relevant instrument. This approach helps ensure that the Customer's exposure remains proportionate to market conditions and supports the Customer's risk-mitigation efforts.

ii. **Daily Pre-Close**: Within 10 minutes prior to the scheduled daily market close (Except Friday and holidays) for the instruments showed in Clause 13 where the Customer places any new order in an instrument subject to Temporary Leverage Cap set out in the table above, the maximum leverage applicable to all open and new position in that instrument shall for the duration of the Specified Event, be temporarily limited to the applicable Temporary Leverage Cap, irrespective of the Customer's Net Open Volume or the otherwise applicable Dynamic Leverage Tier.

This temporary alignment is implemented to maintain a consistent and balanced risk level across the Customer's total exposure during heightened market risk. Accordingly, any trading activity undertaken during the Specified Event, including opening new positions, partially closing existing positions, or adjusting hedged positions, may result in the Temporary Leverage Cap being uniformly applied to all positions within the relevant instrument. This approach helps ensure that the Customer's exposure remains proportionate to market conditions and supports the Customer's risk-mitigation efforts.

iii. **High-Impact News Period: 15 minutes before** and **10 minutes after** the release of high-impact news (also construed as “Specified Event”). Where the Customer places any new order in an instrument subject to the Temporary Leverage Cap set out in the table above, the maximum leverage applicable to all open and new positions in that instrument shall, for the duration of the Specified Event (high-impact news – 15 minutes before and 10 minutes after the high-impact news), be temporarily limited to the applicable Temporary Leverage Cap, irrespective of the Customer's Net Open Volume/ Notional Value or the otherwise applicable Dynamic Leverage Tier.

This temporary alignment is implemented to maintain a consistent and balanced risk level across the Customer's total exposure during heightened market risk. Accordingly, any trading activity undertaken during the Specified Event, including opening new positions, partially closing existing positions, or adjusting hedged positions, may result in the Temporary Leverage Cap being uniformly applied to all positions within the relevant instrument. This approach helps ensure that the Customer's exposure remains proportionate to market conditions and supports the Customer's risk-mitigation efforts.

b. **Margin Call and Stop-Out During Specified Event**: During the application of the Temporary Leverage Cap, the Company's standard margin call and stop-out parameters shall continue pursuant to this Clause, the Company's standard margin call and stop-out parameters shall continue to apply without modification. The Customer acknowledges that the application of the Temporary Leverage Cap may result in increased margin requirements and may trigger margin calls and/or the liquidation of the positions. The Company shall not be liable for any losses or consequences arising from such application, except if caused by the Company's gross negligence or willful misconduct.

c. **Leverage Reversion Upon Market Re-Opening**: Upon the scheduled market re-opening for the relevant instrument, the leverage applicable to all positions shall automatically within a reasonable time, revert to the Dynamic Leverage Tiers determined by the Customer's Net Open Volume or Notional Value, as set out under Clause 11, without requiring further notice to the Customer.

d. **No Prior Notice Requirement**: The Customer acknowledges that the Company is not required to provide general or individual notice before applying the

Temporary Leverage Cap described in this Clause. The Customer remains solely responsible for ensuring that sufficient equity and liquidity are maintained in the trading account to meet any revised margin requirements during such periods.

e. **Regulatory Compliance**: Temporary Leverage Cap imposed under this Clause shall not exceed the regulatory maximum, and shall remain fully compliant with applicable regulations.

15. The Customer agrees that the Company assumes no liability for any consequences that may arise from approving the leverage, and the Customer accepts full responsibility and liability herein.

16. Customers are permitted to have only one account with leverage exceeding 1:500, while all other sub-accounts must maintain a leverage of 1:500 or lower.

17. The Request to increase the leverage is unavailable to all Customers. The Company may amend the leverage criteria mentioned in the tables above at the Company's sole discretion. The Customer agrees not to hold the Company liable for any consequences incurred due to leverage adjustments, the Customer's account's monitoring obligations, or trading decisions, and it is the Customer's sole responsibility to monitor their trading account and leverage levels actively.

18. Any misuse or abuse of leverage, as determined by the Company at its sole discretion, will result in the immediate reduction of leverage to the standard default level. The Company may also deduct any benefits gained through such misuse. The Company reserves the right to terminate the Customer's account if deemed necessary.

19. The Customer understands that these Terms do not impact the Company's rights under the Customer Agreement and relevant legal documents issued thereunder, including the Company's right to change leverage requirements as per the Terms of the Customer Agreement mentioned.

20. The leverage ratios set out in Clause 11 and Clause 13 represent the maximum leverage limits applicable under these Terms. The exact leverage assigned to each Client's account will be published on the Client's Portal and may be amended at the Company's sole discretion from time to time. The Client acknowledges and agrees that it is his responsibility to monitor his Portal and to take all necessary actions which the Client deems fit including without limitation; maintaining sufficient account equity.

21. The Company have the right to amend, change, or adjust any of the terms, including the Net Open Position lots, Notional Value, and Leverage Tiers, at its' sole discretion. The Company will notify the Customer of such change through the account portal or the website. In this case, the Customer shall take the necessary actions to maintain their account's equity and trades.

22. The Company have the right to terminate those Terms with or without reason at any time upon providing the Customer with 24 hours' notice.