BAYOCEAN

Account Conditions Schedule

Account-level commercial and risk settings

PRE-LAUNCH FINAL DRAFT - SUBJECT TO FINAL COUNSEL AND PRODUCTION APPROVAL

Entity	Bayocean Limited
Company number	2026-00312
Registered office	Ground Floor, Rodney Court Building, Rodney Bay, Gros Islet, Saint Lucia
Draft date	12 August 2026

Status note. This document is drafted for pre-launch approval and is not effective until formally approved and published by Bayocean. Any unresolved item is stated expressly rather than inferred.

1. Current account structures

Condition	Standard	Cent	Status
Default leverage	1:500	1:1000	Current MT5 test configuration
Margin Call	50%	50%	Current MT5 test configuration
Stop Out	30%	30%	Current MT5 test configuration
EA trading	Enabled	Enabled	Current MT5 test configuration
Trailing stop	Enabled	Enabled	Current MT5 test configuration
Hedging	Allowed	Allowed	Current MT5 test configuration
Swap	Enabled	Enabled	Current MT5 test configuration
Account-to-account transfer	Prohibited	Prohibited	Current MT5 test configuration
Group-level commission	None configured in test group	None configured in test group	Not proof of production zero commission

All values above must be reconfirmed in the production environment before the effective schedule is published.

2. Pricing and commission

Bayocean intends to use raw or variable market pricing in production. The final production commission schedule is not yet legally frozen. A Standard Forex benchmark of USD 3.50 per side per standard lot has been proposed internally but must not be treated as effective until management approval and production MT5 testing are complete.

3. Negative Balance Protection

A retail Negative Balance Protection policy has been proposed. It must not be treated as effective until Bayocean management formally approves it, the back-office reset process is tested, and the Client Agreement/Risk Disclosure are aligned.

4. Trading size and product-specific controls

Minimum volume, volume step, stops level, trading sessions and contract size are product-specific and shown in the Product Specification Schedule. Technical server maximum-volume fields are not necessarily client-facing limits. Final customer maximums must be deliberately set and published.

5. Funding conditions

- USDT TRC20 and BEP20 supported;
- Bayocean deposit fee: 0;
- withdrawal fee below USD 100 equivalent: 5 USDT;
- withdrawal fee at or above USD 100 equivalent: 1 USDT;
- USD crediting: 1 USDT = 1 USD;
- Cent crediting: 1 USDT = 100 account cents.

6. Changes and source-of-truth hierarchy

Material changes should be version-controlled and communicated through the website, client portal, email or another reasonably accessible channel as appropriate. Final counsel should define the priority among the executed Client Agreement, Account Conditions, Product Specifications and live portal information.