Contest Terms

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1. General terms

1.1. The contest “TOP-NOTCH TRADER” is organised by Investizo LTD, company number 25432 BC 2019, registered address: Suite 305, Griffith Corporate Centre, P.O. Box 1510, Beachmont, Kingstown, St. Vincent and the Grenadines (the Organiser).

1.2. Participation is free. The contest runs on demo accounts: participants do not deposit or risk their own funds.

1.3. By registering, a participant confirms that they have read and accept these terms. The Organiser's client documents also apply: the Terms of Use, the Risk Disclosure, the AML Policy and the Privacy Policy.

1.4. The start balance, leverage, margin load limit, prizes and dates in these terms are the settings of this particular contest.

2. Definitions

2.1. Organiser: the company named in section 1.

2.2. Contest: the free trading competition on demo accounts that the Organiser runs under these terms.

2.3. Participant: a client of the Organiser registered for the Contest.

2.4. Contest account: the MetaTrader 5 demo account the Organiser opens for a Participant for the Contest.

2.5. Equity: the account balance plus the floating profit or loss of open positions.

2.6. Margin: the collateral the trading server reserves for open positions.

2.7. Margin load: margin divided by equity, × 100%. Margin and equity are shown in the bottom line of the Trade tab in the MetaTrader 5 terminal. The terminal does not show the margin load itself; it is shown on the Contest page in the Client area. It can also be derived from the terminal's Margin level: margin load = 10,000 / margin level. While the margin level is above 2 000%, the margin load is below the 5% limit.

2.8. Return: (equity at the end of the Contest / start balance − 1) × 100%.

2.9. Server time: the time of the MetaTrader 5 trading server, UTC+2 and UTC+3 in summer.

2.10. Prize account: a real MetaTrader 5 copy-trading trader account that receives a prize.

2.11. Credit: the Organiser's funds on the Prize account that can be traded but cannot be withdrawn or transferred.

2.12. Client area: the client's personal area on investizo.com.

3. Contest and registration dates

3.1. This Contest runs from 01.12.2026 00:00 (UTC+2) to 30.12.2026 23:59 (UTC+2), Server time.

3.2. The Contest is held every calendar month: from 00:00 on the first business day to 23:59:59 on the last business day of the month, Server time. Business days are Monday to Friday.

3.3. Registration for a Contest usually opens on the first business day of the previous month, when the Contest appears in the Client area.

3.4. Registration closes 1 h before the Contest starts. A Contest that has already started cannot be joined.

3.5. Trading on Contest accounts opens in the first minutes of the Contest and closes at its end.

4. Who can take part

4.1. Any client of the Organiser aged 18 or over with a fully verified profile can take part: identity, address and email must be confirmed.

4.2. The profile must have a nickname: it is shown in the leaderboard.

4.3. One person may take part once in each Contest, counting all of their profiles and sub-profiles.

4.4. Residents of these countries can take part: □□□□□□□.

4.5. Participation is not available where the Organiser's services or trading contests are restricted by law.

4.6. Employees of the Organiser and its affiliates cannot take part.

4.7. The Organiser may request additional documents to confirm a Participant's identity and may refuse participation or a prize if they are not provided.

5. Contest account

5.1. After registration the Organiser opens a Contest account for the Participant: a MetaTrader 5 demo account of the Standard type in US dollars with a start balance of $ 10 000 and leverage 1:500. The login details are sent to the Participant's email.

5.2. Trading on the account is disabled until the Contest starts and is enabled automatically at the start.

5.3. A Participant has one Contest account per Contest. There is no re-entry (rebuy): the account cannot be replaced or reset to the start balance.

5.4. Deposits, withdrawals, transfers and leverage changes on the Contest account are not allowed.

5.5. Manual trading and expert advisors (EAs) are allowed if the trading does not breach section 8. All instruments available to the Contest account may be traded.

5.6. Quotes and execution on the Contest account are demo. Contest results do not guarantee the same results on a real account.

5.7. At the end of the Contest trading on the account is disabled. The Organiser closes open positions and deletes pending orders.

6. Margin load rule

6.1. Margin load = margin / equity × 100%. The limit is 5%: a position may be opened or increased only if the margin load right after that does not exceed 5%.

6.2. Example: with equity of $ 10 000, a 5% limit means at most $ 500 of margin for all open positions together. The volume allowed at current prices for the main instruments is shown on the Contest page in the Client area.

6.3. If the margin load grows because equity falls while no position was opened or increased, this is not a breach. While the margin load is above 5%, however, any opening or increase of a position is a breach.

Closing and reducing positions is always allowed.

6.4. The trading server calculates margin and equity. The Organiser checks them automatically about once a minute. Positions opened and closed between two checks are reviewed when the results are checked.

6.5. A breach is recorded automatically within a few minutes or during the results review. If the excess was caused by a data delay or a sharp price move at the moment of opening, the Organiser considers the case during the review.

6.6. The Participant's current and maximum margin load, and the volume allowed at the current equity, are shown on the Contest page in the Client area.

6.7. The Contest has no drawdown limits: a loss alone does not lead to disqualification. The consequences of breaching the margin load limit are set out in section 8.

7. Ranking, end of the Contest and results review

7.1. Places are ranked by Return, highest first.

7.2. With equal Return, the Participant with the lower maximum margin load during the Contest ranks higher. If that is also equal, the Participant who registered earlier ranks higher.

7.3. The leaderboard on the Contest page is updated about once a minute. It shows the place, nickname, Return, current and maximum margin load and the Participant's status. While the Contest runs, the leaderboard is provisional.

7.4. A Participant's result is their equity at the end of the Contest. Positions the Organiser closes after the end do not affect the result.

7.5. Only Participants without breaches and with a Return above zero are eligible for prizes.

7.6. A Participant who still has Credit on a Prize account from a previous Contest (the Credit has not expired or been written off) is not eligible for a prize: the prize places pass to the next eligible Participants.

7.7. After the Contest ends, the results are provisional. Within 5 business days the Organiser reviews the prize candidates: the margin load limit and the requirements of sections 4 and 8.

7.8. If a candidate is disqualified during the review, the places are recalculated and the Participants below move up one place.

7.9. After the review the Organiser publishes the results on the Contest page and emails the Participants. Published results are final, except in the cases described in section 12.

8. Prohibited actions and disqualification

8.1. A Participant must not:

- register again, including from another profile or sub-profile, in another person's name, or through a proxy or VPN;
- give access to the Contest account to third parties or trade on another Participant's account;
- copy trades from other accounts or connect signal or copy-trading services;
- coordinate trades with other Participants, including opposite or identical positions on different accounts;

- exploit quote delays, price errors, off-market quotes or technical failures of the platform;
- open positions above the margin load limit, including short-lived positions closed before the next check;
- change the balance of the Contest account by non-trading operations;
- interfere with the trading platform, the website or the systems that calculate results.

8.2. A Participant who breaches the margin load limit is disqualified automatically: their status in the leaderboard changes and they receive an email with the deal number. They may keep trading until the end of the Contest but are no longer eligible for a prize.

8.3. Other breaches are identified during the results review; the Organiser then disqualifies the Participant by its decision and gives the reason in the results email.

8.4. If a Participant was disqualified by mistake, the Organiser reinstates them and informs them by email.

8.5. Matching personal data, IP addresses or devices across several Participants are a ground for review. If it is confirmed that one person manages the accounts or that the Participants act in concert, all linked Contest accounts are disqualified.

8.6. For breaches of this section the Organiser may refuse the Participant entry to future Contests and promotions.

9. Prizes

9.1. The prize fund of this Contest is $ 10 000:

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1	$ 4 000
2	$ 2 500
3	$ 1 500
4	$ 1 000
5	$ 1 000

9.2. Prizes are credited as Credit to a Prize account under section 10, not paid in cash.

9.3. If fewer Participants are eligible for prizes than there are prize places, the unawarded amounts carry over to the next Contest and are added to the prizes for the same places.

9.4. A prize cannot be exchanged for cash or transferred to another person.

9.5. A prize is credited after the results are published, provided the winner's verification is still valid at that time.

10. Copy-trading Prize account

10.1. For each prize winner the Organiser opens a new real MetaTrader 5 copy-trading trader account and credits Credit equal to the prize. The account balance starts at $0. The Credit is valid for 6 months from the date it is credited.

10.2. The Prize account is visible to investors in the copy-trading section immediately, and they may copy

its trades. The trader's fee from copiers is paid to the winner's main account under the Organiser's general copy-trading terms.

10.3. Credit cannot be withdrawn or transferred. The result of every closed trade goes to the balance. Withdrawable amount = balance − margin of open positions + floating profit or loss of open positions, but not more than the balance and not less than zero. Floating profit can be withdrawn only after the position is closed.

10.4. Losses reduce the balance and are offset against later profit: only a positive balance can be withdrawn. Example: Credit $4,000; a trade closes with a $500 loss, so the balance is −$500 and equity $3,500. Later trades earn $800: the balance is $300 and $300 is withdrawable. If, with a balance of $300, an open position uses $100 of margin and shows a $50 floating loss, $150 is withdrawable.

10.5. Profit can be withdrawn at any time, with no trading volume requirement, minimum profit or holding period. Only the Organiser's general withdrawal rules apply: a verified profile and the limits of the chosen payment method. Profit is transferred from the Prize account to the winner's main account and withdrawn from there as usual.

10.6. Withdrawn profit leaves the account and no longer protects the Credit from the early write-off.

10.7. The same 5% margin load limit applies on the Prize account, under the rules of section 6.

10.8. The Credit is written off early and open positions are closed if:

- the account equity falls to 75% of the Credit or below;
- the 5% margin load limit is breached.

10.9. After 6 months open positions are closed at market and the Credit is written off. The Organiser sends an email 7 days before that.

10.10. After the Credit is written off, early or at expiry, a positive balance stays with the winner and remains withdrawable. A negative balance is reset to zero by the Organiser at its own expense: the winner owes nothing. Profit withdrawn earlier stays with the winner.

10.11. The Prize account cannot be funded with the winner's own money.

11. Personal data and publication of results

11.1. By registering, a Participant agrees that their nickname, Return, margin load and status are shown in the leaderboard to other clients of the Organiser.

11.2. The Organiser may publish the nickname, country and results of the winners on its website, in newsletters and on social media. A name or photo is published only with the winner's separate consent.

11.3. The Participant chooses the nickname. The Organiser may hide or replace a nickname that is offensive or contains contact details, advertising or third-party trademarks.

11.4. Personal data is processed under the Organiser's Privacy Policy. The Organiser keeps the record of acceptance of these terms (date, version of the terms and IP address) as proof of consent.

12. Rights and liability of the Organiser

12.1. The Organiser may amend these terms, suspend or cancel the Contest. Changes are published on the Contest page. The start balance, leverage, margin load limit and prizes of a Contest that has already

started are not changed to the Participants' disadvantage.

12.2. If the trading server, quotes or the systems that calculate results fail, the Organiser may correct the results using the server data, extend or cancel the Contest.

12.3. The Organiser may disqualify a Participant and refuse a prize for a breach of these terms or of the Organiser's client documents, or if there are signs of bad faith. The Organiser may also refuse registration without giving reasons.

12.4. If a breach is identified after the results are published, the Organiser may cancel the result and the prize, including writing off the Credit from the Prize account.

12.5. The Organiser is not liable for failures of the Participant's connection, equipment or software, or for force majeure.

12.6. Trading on a real account involves the risk of losing money. The Organiser is not liable for losses on real accounts, including losses from copying the trades of prize winners. Contest results are not investment advice.

12.7. The Organiser's decisions following the results review are final.

13. Complaints and final provisions

13.1. Complaints about the provisional results are accepted in the support chat of the Client area until the results are published, that is within 5 business days after the end of the Contest. Include the Contest account number and the substance of the complaint.

13.2. The Organiser reviews complaints using the trading server data and replies before the results are published.

13.3. The winner pays any taxes on profit earned on the Prize account under the laws of their country.

13.4. If a translation of these terms differs from the English version, the English version prevails.