Schedule of Account Fees and Charges

Introduction

This Schedule of Account Fees and Charges acts as a legally binding annex to the master Client Agreement for NFXTrade ("the Company"). By opening and funding a trading account, the Client expressly consents to the fee structure outlined below. The Company, operating under the regulatory framework of the Anjouan Offshore Finance Authority (AOFA), reserves the right to deduct any applicable fees directly from the Client's account balance without prior notification.

1. Transaction and Administrative Fees

Fee Category	Applicable Rate / Amount
Deposits	Free of charge*
Withdrawals (Wire Transfer)	Up to $10,000 USD: $30.00 fee** Above $10,000 USD: 0.30% of the withdrawal amount**
Withdrawals (Credit Cards)	$15.00 fee**
Withdrawals (Alternative Methods / E-Wallets)	1.00% fee (Subject to a minimum fee of $15.00)**
Internal Transfers	Free of charge (Between same-currency accounts)
Currency Conversion Fees	Up to 0.50% markup***
Overnight Rollover / Swap Fees	1.00% on all instruments****

Important Disclosures Regarding Transaction Fees:

- ***Deposit Deductions:** While the Company explicitly does not charge internal processing fees on deposits, the Client acknowledges that issuing banks, intermediary routing banks, beneficiary banks, or third-party payment processors may apply independent levies. Consequently, the final credited amount may be less than the gross amount originally deposited by the Client. The Company bears no liability for these third-party deductions.
- **Comprehensive Withdrawal Fees:** The stated withdrawal charges represent a consolidated fee encompassing all standard bank, payment processor, and internal Company processing costs.

2. Inactivity and Dormant Account Policy

The Company commits substantial infrastructural resources to ensure the Trading Platform remains continuously available, regardless of a Client's active engagement. Consequently, if a Trading Account registers zero client-initiated activity—specifically defined as the absence of deposits, withdrawals, or executed trades—for a continuous period of one (1) month or longer, the Company will levy a structural maintenance fee to preserve account access.

The inactivity fee schedule is strictly enforced as follows:

Continuous Period of Inactivity	**Monthly Inactivity Charge**
0 to 1 month	No fee applies.
> 1 month up to 2 months	$150.00 USD (or account currency equivalent).
> 2 months up to 6 months	$250.00 USD (or account currency equivalent).
> 6 months up to 12 months	$600.00 USD (or account currency equivalent).
Over 12 months (Dormant Status)	$1,000.00 USD (or account currency equivalent).

Note: Equivalent currency deductions are calculated utilizing the prevailing exchange rate on the exact date the charge is applied.

3. Currency Conversion Mechanics

- ***Conversion Markup:** Any deposit processed in a currency differing from the denominated base currency of the Client's trading account will be subject to mandatory conversion. This conversion is executed utilizing the European Central Bank (ECB) reference rate from the preceding business day, plus a 0.5% conversion markup fee.
- Furthermore, if funds are remitted in a currency misaligned with the specific currency of the Company's receiving bank account, the receiving institution will automatically execute a conversion at their prevailing spot rate. The Client accepts that this institutional exchange rate may be materially less favorable, and the Company accepts no liability for resulting capital depreciation.

4. Overnight Rollover and Swap Execution

- **Swap Parameters:** Open positions held overnight are subject to a standard rollover swap fee of 1.00% across all tradable instruments.
- **Example A (Sufficient Margin):** A Client deposits $100.00 USD and allocates $50.00 USD toward a EUR/USD position. At midnight, applying the 1.00% swap charge to the invested principal, the Client's available equity will be debited $0.50 USD for each consecutive night the position remains open.
- **Example B (Margin Depletion):** A Client deposits $100.00 USD and aggressively allocates the entire $100.00 USD toward a EUR/USD position. At midnight, the 1.00% swap equates to a $1.00 USD charge. Because 100% of the funds are locked in margin and unavailable to cover the overnight fee, the Company's systems will automatically and unilaterally liquidate the position at midnight to satisfy the liability.

5. Right of Auto-Deduction and Zero-Balance Closure (Added Protection)

Addition Rationale: The original template outlines aggressive fees (especially the inactivity fees scaling up to $1,000 per month) but lacks the explicitly stated operational right to auto-deduct these from the client's balance without consent, or instructions on what happens when the balance hits zero. I have added the below clause to ensure the Company can aggressively enforce this fee schedule without causing negative balance disputes.

- **Auto-Deduction Authority:** The Client grants the Company the irrevocable right to automatically deduct any and all fees, charges, swap costs, and inactivity levies directly from the Client's free equity. If a Client's account balance reaches zero ($0.00) as a direct result of accumulated inactivity fees, the Company will not generate a negative balance. Instead, the Company reserves the unilateral right to permanently archive or terminate the account without further notice.