UTO CAPITAL LTD
MARGIN BONUS PROMOTIONS - TERMS & CONDITIONS

Effective Date: 1 September 2026

These Terms & Conditions govern the 20%, 50% and 100% Margin Bonus promotions (collectively, the "Promotion") offered by UTO Capital Ltd, a company registered in Mauritius under registration number 219529, having its registered address at Ebene Junction, Rue de la Democratie, Suite 306, 3rd Floor, Ebene 72201, Mauritius (the "Company" or "UTO Capital").

1. General

1.1. By making an eligible deposit and opting in to one of the 20%, 50% or 100% Margin Bonus promotions, the Client acknowledges that they have read, understood and agreed to be bound by these Terms & Conditions together with the applicable UTO Capital Client Agreement, Terms of Business, policies and other legal documentation governing the Client's trading account.

1.2. The Company reserves the right, at its sole discretion and subject to applicable laws and regulatory requirements, to amend, suspend, restrict, extend or terminate the Promotion at any time.

1.3. Participation in the Promotion is voluntary and does not affect the Client's rights and obligations under the Company's Client Agreement.

2. Eligibility

2.1. The Promotion shall be available only to eligible Clients introduced through approved UTO Capital Introducing Brokers ("IBs"), affiliates, sales representatives, promotional links or other channels approved by the Company.

2.2. Clients must have successfully completed the Company's applicable account-opening, identity verification, KYC, AML and compliance requirements and must have been approved by the Company before participating in the Promotion.

2.3. The minimum qualifying deposit shall be USD 100, or the equivalent amount in another currency accepted by the Company.

2.4. The maximum Margin Bonus that may be credited to a Client under any of the 20%, 50% or 100% bonus levels shall be USD 2,000 in total, unless otherwise approved or communicated by the Company. The Company reserves the right to review or amend the maximum bonus amount from time to time.

2.5. The Promotion shall apply only to new eligible trading accounts specifically designated by UTO Capital as participating accounts.

2.6. The Promotion may be restricted in certain jurisdictions or made unavailable to Clients whose country of residence, nationality or other circumstances render participation inappropriate or prohibited under applicable law, regulation or the Company's internal policies.

2.7. Clients must wait until they receive confirmation that the Margin Bonus has been successfully credited to their trading account before relying on the bonus for trading purposes. Trading activity conducted prior to the bonus being credited shall not create any entitlement to the bonus.

3. Promotion Details

3.1. The Promotion is effective from 1 September 2026 and shall remain available until terminated, suspended or replaced by the Company in accordance with these Terms & Conditions.

3.2. The Promotion cannot be combined with any other bonus, credit or promotional programme offered by UTO Capital unless the Company expressly confirms otherwise in writing.

3.3. Unless otherwise approved by the Company, each Client and/or eligible trading account may participate in only one Margin Bonus level at a time, being either the 20%, 50% or 100% Margin Bonus. Bonus stacking or combining multiple bonus percentages is not permitted.

3.4. Clients remain responsible for maintaining sufficient available margin in their trading accounts to support their open positions, including in circumstances where all or part of the Margin Bonus is reduced, adjusted, cancelled or removed.

3.5. The Promotion shall apply only to trading platforms and account types designated as eligible by UTO Capital.

3.6. Trading through Expert Advisors ("EAs"), automated trading systems and Copy Trading may be permitted, provided that such activity complies with the Company's Client Agreement, trading rules and these Terms & Conditions and does not constitute abusive or prohibited trading activity.

3.7. The 100% Margin Bonus is available only on the Client's first eligible deposit.

4. Bonus Credit

4.1. Subject to satisfaction of all eligibility requirements, the Client may receive a non-withdrawable Margin Bonus equal to 20%, 50% or 100% of the eligible deposited amount, as determined or approved by the Company for the relevant Client, account, campaign or promotional channel. In all cases, the total Margin Bonus credited shall be subject to the maximum cap of USD 2,000 specified in Clause 2.4.

4.2. The Margin Bonus shall be credited to the eligible trading account following successful participation in the Promotion, receipt and verification of the qualifying deposit and completion of any procedures required by the Company.

4.3. Unless expressly approved otherwise by the Company, internal transfers, account balance adjustments, IB commissions or rebates, promotional credits, non-cash credits and other amounts that do not constitute an eligible new deposit shall not qualify for calculation of the Margin Bonus.

4.4. The Margin Bonus is provided exclusively for trading margin purposes and does not constitute cash, client money, a deposit or a financial liability owed by the Company to the Client.

4.5. The Margin Bonus cannot be withdrawn, transferred, exchanged or converted into cash.

4.6. The amount credited under the Promotion shall be determined based on the Company's internal records, which shall prevail in the absence of manifest error.

5. Withdrawals and Bonus Adjustments

5.1. Clients may request withdrawals of their own available funds in accordance with the Company's standard withdrawal policies, procedures and applicable terms.

5.2. Any withdrawal of the Client's real funds may result in a proportional reduction of the Margin Bonus credited to the relevant trading account.

5.3. For the purposes of calculating adjustments to the Margin Bonus, an internal transfer of funds from the participating trading account may be treated in the same manner as a withdrawal.

5.4. Where the equity of the participating trading account becomes equal to or less than the amount of the Margin Bonus credited to the account, the Company may automatically remove all or part of the remaining Margin Bonus.

5.5. The Client acknowledges that the reduction, cancellation or removal of the Margin Bonus may affect the available margin level of the trading account and may consequently result in the closure of open positions, margin calls and/or stop-outs.

5.6. The Company shall not be responsible for any trading losses, margin calls, stop-outs or other consequences resulting from the reduction or removal of the Margin Bonus where such action is taken in accordance with these Terms & Conditions.

6. Risk, Abuse and Compliance Provisions

6.1. The Margin Bonus is a non-withdrawable promotional trading credit made available for margin purposes only. It does not constitute a cash deposit by the Client and shall not be treated as withdrawable funds.

6.2. The Company reserves the right to withhold, reduce, cancel, remove or revoke any Margin Bonus where it reasonably suspects or determines that the Promotion has been misused, manipulated or abused.

Such conduct may include, without limitation:

- arbitrage or latency arbitrage strategies designed primarily to exploit pricing or execution discrepancies;
- abusive, artificial or manipulative trading practices;
- exploitation of errors, technical failures, pricing errors or system vulnerabilities;
- coordinated trading, collusion or arrangements between multiple trading accounts or Clients;
- hedging or opposite trading arrangements structured primarily to obtain or exploit the promotional bonus;
- opening multiple accounts for the purpose of obtaining multiple bonuses;
- providing false, inaccurate or misleading information;
- fraudulent activity or attempted fraud;
- any trading activity which, in the Company's reasonable opinion, is designed primarily to exploit the Promotion rather than engage in genuine trading activity.

6.3. Where abusive or fraudulent activity is identified or reasonably suspected, UTO Capital may, subject to its Client Agreement and applicable requirements:

a. cancel or remove the Margin Bonus;

b. cancel any benefits derived directly from abusive use of the Promotion;

c. adjust the Client's trading account accordingly;

d. exclude the Client from this or future promotions;

e. suspend or restrict the relevant trading account where permitted;

f. undertake further investigation; and/or

g. take any additional action available to the Company under its Client Agreement, policies or applicable law.

6.4. Any negative balance arising from trading activity shall be handled in accordance with the Company's applicable negative balance protection policy, Client Agreement and internal procedures.

6.5. The Company may request any documentation or information it reasonably considers necessary to verify the Client's identity, eligibility, source of funds, participation in the Promotion or trading activity.

6.6. Participation in this Promotion does not reduce or eliminate the risks associated with trading.

6.7. Trading Forex, CFDs and other leveraged financial instruments involves a high level of risk and may result in the loss of some or all of the Client's invested capital. Such products may not be appropriate for all investors. Clients should ensure that they fully understand the risks involved and seek independent advice where appropriate.

6.8. The Promotion should not be regarded as a recommendation, inducement, investment advice or primary reason to trade or increase trading activity.

7. Governance & Final Provisions

7.1. Participation in the Promotion constitutes the Client's acceptance of these Terms & Conditions.

7.2. UTO Capital reserves the right, subject to applicable legal and regulatory requirements, to amend, suspend, extend, restrict or terminate the Promotion or any part thereof.

7.3. The Company may determine a Client's eligibility for the Promotion and may refuse participation where reasonably necessary for compliance, regulatory, operational, risk-management or anti-abuse purposes.

7.4. In the event of any inconsistency between these Terms & Conditions and the Company's Client Agreement, the Client Agreement shall prevail, unless expressly stated otherwise.

7.5. Any matter not expressly addressed in these Terms & Conditions shall be governed by the Company's Client Agreement and applicable policies.

7.6. Any dispute relating to the Promotion shall be handled in accordance with the dispute resolution and complaints provisions contained in the Company's Client Agreement and applicable legal and regulatory requirements.

7.7. These Terms & Conditions are prepared in English. Any translation provided by the Company is for convenience only. In the event of any inconsistency or discrepancy between the English version and a translated version, the English version shall prevail.

7.8. The Company reserves the right to exclude any Client from the Promotion where participation would violate applicable laws, regulations, sanctions requirements, Company policies or jurisdictional restrictions.

7.9. These Terms & Conditions are effective from 1 September 2026 and shall remain in force until the Promotion is terminated, suspended or replaced by the Company.

8. Withdrawal Examples

Please see below examples of how withdrawal requests will be processed:

20% Bonus Examples

Deposit: US$ 10,000 | Bonus: US$ 2,000

Example 20-A (Account in Profit)	
Initial Deposit	US$ 10,000
Bonus (20%)	US$ 2,000
Starting Equity/Balance	US$ 12,000
Profits	US$ 8,000
Current Balance	US$ 20,000
Eligible Withdrawal Amount	(Balance - Bonus) = US$ 20,000 - US$ 2,000 = US$ 18,000
Bonus Status	Bonus is removed upon withdrawal; client is not eligible to receive this specific bonus again.

Example 20-B (Partial Loss)	
Initial Deposit	US$ 10,000
Bonus (20%)	US$ 2,000
Starting Equity/Balance	US$ 12,000
Losses	-US$ 6,000
Current Balance	US$ 6,000
Eligible Withdrawal Amount	(Balance - Bonus) = US$ 6,000 - US$ 2,000 = US$ 4,000
Bonus Status	Client can withdraw their remaining cash (US$ 4,000), which cancels the bonus.

Example 20-C (Maximum Cash Loss / Stop-Out Level)	
Initial Deposit	US$ 10,000
Bonus (20%)	US$ 2,000
Starting Equity/Balance	US$ 12,000
Losses	-US$ 10,000 (All cash lost)
Current Balance	US$ 2,000 (Equal to the Bonus)
Eligible Withdrawal Amount	(Balance - Bonus) = US$ 2,000 - US$ 2,000 = US$ 0
Bonus Status	Stop-out triggered. Because the bonus cannot be lost, the client cannot trade with the bonus alone. The US$ 2,000 bonus is removed.

8. Withdrawal Examples Continued

50% Bonus Examples

Deposit: US$ 4,000 | Bonus: US$ 2,000

Example 50-A (Account in Profit)	
Initial Deposit	US$ 4,000
Bonus (50%)	US$ 2,000
Starting Equity/Balance	US$ 6,000
Profits	US$ 4,000
Current Balance	US$ 10,000
Eligible Withdrawal Amount	(Balance - Bonus) = US$ 10,000 - US$ 2,000 = US$ 8,000
Bonus Status	Bonus is removed upon withdrawal.

Example 50-B (Partial Loss)	
Initial Deposit	US$ 4,000
Bonus (50%)	US$ 2,000
Starting Equity/Balance	US$ 6,000
Losses	-US$ 2,000
Current Balance	US$ 4,000
Eligible Withdrawal Amount	(Balance - Bonus) = US$ 4,000 - US$ 2,000 = US$ 2,000
Bonus Status	Client can withdraw their remaining cash (US$ 2,000), which cancels the bonus.

Example 50-C (Maximum Cash Loss / Stop-Out Level)	
Initial Deposit	US$ 4,000
Bonus (50%)	US$ 2,000
Starting Equity/Balance	US$ 6,000
Losses	-US$ 4,000 (All cash lost)
Current Balance	US$ 2,000 (Equal to the Bonus)
Eligible Withdrawal Amount	(Balance - Bonus) = US$ 2,000 - US$ 2,000 = US$ 0
Bonus Status	Stop-out triggered. Trading is halted because the bonus cannot sustain losses. The US$ 2,000 bonus is nullified.

8. Withdrawal Examples Continued

100% Bonus Examples

Deposit: US$ 2,000 | Bonus: US$ 2,000

Example 100-A (Account in Profit)	
Initial Deposit	US$ 2,000
Bonus (100%)	US$ 2,000
Starting Equity/Balance	US$ 4,000
Profits	US$ 3,000
Current Balance	US$ 7,000
Eligible Withdrawal Amount	(Balance - Bonus) = US$ 7,000 - US$ 2,000 = US$ 5,000
Bonus Status	Bonus is removed upon withdrawal.

Example 100-B (Partial Loss)	
Initial Deposit	US$ 2,000
Bonus (100%)	US$ 2,000
Starting Equity/Balance	US$ 4,000
Losses	-US$ 1,000
Current Balance	US$ 3,000
Eligible Withdrawal Amount	(Balance - Bonus) = US$ 3,000 - US$ 2,000 = US$ 1,000
Bonus Status	Client can withdraw their remaining cash (US$ 1,000), which cancels the bonus.

Example 100-C (Maximum Cash Loss / Stop-Out Level)	
Initial Deposit	US$ 2,000
Bonus (100%)	US$ 2,000
Starting Equity/Balance	US$ 4,000
Losses	-US$ 2,000 (All cash lost)
Current Balance	US$ 2,000 (Equal to the Bonus)
Eligible Withdrawal Amount	(Balance - Bonus) = US$ 2,000 - US$ 2,000 = US$ 0
Bonus Status	Stop-out triggered. The account stops out instantly because no cash remains to absorb further drawdowns. The US$ 2,000 credit is removed.