



ABOOK FUNDED

GENERAL TERMS AND CONDITIONS

Global - Trader Evaluation & Simulated Funded Account Services

Version 1.0 | Effective / last updated: 9 September 2026

Service operated by Horizon Lane Ltd, England & Wales company no. 17392888

Registered office: 152 Hawthorn Road, Ashington, NE63 9BG, United Kingdom

support@abook-funded.uk | +33 1 89 62 63 60

IMPORTANT: ALL EVALUATION AND FUNDED ACCOUNTS PROVIDED TO TRADERS ARE SIMULATED ACCOUNTS USING FICTITIOUS FUNDS.

Abook Funded is not a broker, does not accept client deposits for trading, and does not execute real-market orders on behalf of traders. Any real-capital replication by the Company is an internal proprietary activity performed with the Company's own capital and at its discretion.

Contract language: English. Any translation is provided for convenience only. Mandatory consumer rights applicable in a trader's country of residence are not excluded.

TABLE OF CONTENTS

1. Preamble, acceptance and contractual framework
2. Provider identification and contact details
3. Definitions and interpretation
4. Nature and scope of the Service
5. Eligibility, restricted jurisdictions and sanctions
6. Registration, account ownership and security
7. Orders, fees, discounts, taxes and payment methods
8. Delivery, activation, cancellation, refunds and chargebacks
9. Simulated trading environment and market data
10. Programs, account parameters and rule hierarchy
11. The Builder - 2-Step program
12. The Sprinter - 1-Step program
13. The Starter - Instant program
- 13A. Free Trial**
14. Daily Loss Limit and Maximum Loss Limit - Hard Breaches
- 14A. Challenge Keeper - optional loss-limit extension**
15. Funded-stage risk-per-trade and stop-loss requirements
16. News trading restrictions
17. Weekend holding restrictions and Weekend Holding Add-On
18. Consistency rules and payout-request conduct
19. Trading days, time limits and account status
20. Prohibited trading practices and abusive conduct
21. Monitoring, compliance review and evidence
22. Passing an evaluation and Funded Account status
23. Performance Rewards and payout processing
24. Fee refunds and evaluation rewards
25. Scaling Plan and proprietary A-Book replication
26. Platforms, execution, outages and third-party services
27. Intellectual property and permitted use
28. Privacy, KYC, AML and payment compliance
29. Suspension, breach, termination and consequences
30. Representations, risk warnings and disclaimers
31. Limitation of liability and indemnity
32. Force majeure and exceptional events
33. Communications, complaints and appeals
34. Changes, versioning and non-retroactivity
35. General legal provisions
36. Governing law and jurisdiction
- Schedule 1 - Program parameters at a glance**
- Schedule 2 - Soft Breach / Hard Breach enforcement matrix**
- Schedule 3 - Payout, fee-refund and scaling summary**

These Terms should be read together with the rules shown at checkout, the Program page, the applicable order confirmation, the Privacy Policy, Refund & Withdrawal Policy, Delivery Policy, Risk Disclosure, AML & KYC Policy, and Restricted Jurisdictions page. If a product-specific rule or purchased Add-On expressly changes a standard trading parameter, that product-specific term controls only for that parameter.

KEY TRADING RULES - QUICK REFERENCE

This page is a practical summary for traders and developers. The detailed clauses and Schedules remain controlling. The purpose of this summary is to make the material trading restrictions visible before purchase and at payout.

Topic	Binding standard
Hard risk limits	Daily Loss Limit and Maximum Loss Limit are immediate Hard Breaches if Equity touches the applicable threshold.
Funded risk per trade	1.00% of Initial Balance per aggregated same-symbol trade idea. First event >1.00% and <=1.10% is a Soft Breach; >1.10% is a Hard Breach.
News trading	Builder: permitted. Sprinter and Starter: opening or closing a position from 5 minutes before through 5 minutes after Red-Flag News is a Hard Breach on the first occurrence and the Account is closed. No Add-On lifts this restriction.
Weekend holding	Builder: permitted. Sprinter and Starter: restricted unless Weekend Holding Add-On applies. First occurrence soft; second occurrence hard.
Leverage	Builder: 1:30 at every stage. Sprinter: 1:100 during evaluation, 1:30 on the Funded Account. Starter: 1:30 throughout. The Double Leverage Add-On, available on all three Programs, doubles the applicable values.
Open positions	All positions must be closed before an evaluation or phase can be validated, and before a payout request is submitted. An open position blocks validation and makes a payout request incomplete.
Best-day consistency	Builder 40% Funded only; Sprinter 33% Evaluation + Funded; Starter 25% Funded only. Trader may continue until compliant.
Payout timing	First window at day 14; thereafter every 14 days, or every 7 days with a valid Weekly Payout Add-On. At least 8 Payout Trading Days and 1% eligible profit required.
Fee refund	Builder/Sprinter: with 2nd qualifying Reward. Starter: with 3rd qualifying Reward, subject to tier benefits.
Evaluation reward	Builder/Sprinter: 15% of eligible evaluation profit; unlocked at Tier 2. Builder includes Phase 1 + Phase 2.
Prohibited conduct	No latency/feed exploitation, unauthorised bots/HFT, martingale loss compounding, copy trading, account management/passing services, cross-account hedging/collusion, identity fraud or platform manipulation.
Payout processing	48 Business Hour payout commitment starts after a compliant request and one Section 23.6 engagement option is completed; qualifying Company-caused delays receive +EUR200 under Section 23.

Material rules should be displayed in the dashboard using the same rule engine used for enforcement. A trader should be able to see current Daily Loss usage, Maximum Loss usage, consistency status and payout eligibility before submitting a request.

1. PREAMBLE, ACCEPTANCE AND CONTRACTUAL FRAMEWORK

1.1 These General Terms and Conditions (the "Terms") govern access to and use of the Abook Funded website, trader dashboard, simulated trading accounts, evaluation programs, simulated funded-account programs, performance-reward arrangements, support services and related digital services (together, the "Service").

1.2 By creating an account, submitting an order, paying a fee, activating or using a simulated account, or otherwise using the Service, you confirm that you have read, understood and agreed to these Terms and the documents incorporated by reference. If you do not agree, you must not purchase or use the Service.

1.3 Each purchase is a separate contract for the selected Program, account size and Add-Ons. The contract is formed when payment is successfully authorised and we issue or make available an order confirmation, subject to any anti-fraud, sanctions or eligibility checks permitted by these Terms.

1.4 The Service is designed to evaluate trading decision-making in a controlled simulated environment. The purpose of the rules is to measure sustainable, reproducible trading behaviour rather than isolated or artificial results. You agree not to use the Service in a way that defeats that purpose.

1.5 If you are a consumer, nothing in these Terms excludes rights that cannot lawfully be excluded under mandatory consumer law. If a provision conflicts with a mandatory consumer protection, the mandatory rule prevails only to the extent of the conflict.

2. PROVIDER IDENTIFICATION AND CONTACT DETAILS

2.1 The Service is operated by Horizon Lane Ltd, a private company limited by shares incorporated in England and Wales under company number 17392888, whose registered office is 152 Hawthorn Road, Ashington, NE63 9BG, United Kingdom ("Abook Funded", "Company", "we", "us" or "our"). Abook Funded is a trading name of Horizon Lane Ltd.

2.2 General and contractual enquiries may be sent to support@abook-funded.uk. Telephone support is available at +33 1 89 62 63 60. Support hours and response targets displayed on the website are service targets, not guarantees unless expressly stated in these Terms.

2.3 The contractual language is English. Any translation is provided as a convenience. If there is a conflict between an English contractual document and a courtesy translation, the English version prevails, except where mandatory law requires otherwise.

3. DEFINITIONS AND INTERPRETATION

Account. your Abook Funded user profile and/or any Simulated Trading Account made available through the Service.

Add-On. an optional paid or promotional feature selected at checkout that expressly changes one or more standard Program parameters.

Business Day. Monday to Friday, excluding public bank holidays in England and Wales.

Challenge or Evaluation. a simulated trading evaluation that must be completed before a Funded Account is made available, except for an Instant Program.

Daily Reset. 00:00 in the trading server time shown on the platform, unless the dashboard expressly states another time.

Double Leverage Add-On. an optional paid Add-On, available on all three Programs, which doubles the standard Leverage applicable to the relevant Account for each stage of that Program. On The Builder and The Starter it doubles 1:30 to 1:60; on The Sprinter it doubles 1:100 to 1:200 during evaluation and 1:30 to 1:60 on the Funded Account.

Equity. the account balance plus or minus unrealised profit/loss and, where applicable, commissions, swaps and other simulated trading adjustments recognised by the platform.

Funded Account. a simulated account made available after successful evaluation or directly under an Instant Program. The term "funded" is a product label and does not mean that the trader receives or controls real capital.

Hard Breach. a breach that results in immediate failure, closure or termination of the affected Account, subject to correction if our recorded data shows that the breach finding was wrong.

Initial Balance. the nominal starting balance assigned to the relevant Account.

Leverage. the maximum simulated notional exposure permitted per unit of simulated account equity, expressed as a ratio, applied by the platform at the stage of the Program then in force.

Payout Period. the trading period used to determine eligibility for a Performance Reward.

Performance Reward or Reward. a contractual payment calculated by reference to eligible simulated trading performance, after application of the applicable profit split and these Terms.

Program. The Builder (2-Step), The Sprinter (1-Step), The Starter (Instant), or another program expressly offered by Abook Funded.

Red-Flag News. a high-impact event marked as red on Forex Factory, or another economic calendar that we expressly designate in the dashboard for the relevant Account.

Ruleset Version. the dated rule version allocated to an Account at purchase or activation.

Simulated Trading Account. an account using fictitious funds and simulated execution conditions. It is not a brokerage account and contains no customer-owned trading capital.

Soft Breach. a first or remediable breach for which the Account normally remains active subject to the corrective consequence and warning described in these Terms.

Trading Day. for evaluation minimum-day purposes, a calendar day on which at least one simulated trade is closed, unless the Program page states otherwise.

Payout Trading Day. a Business Day during a Payout Period on which qualifying trading activity occurs, used for the eight-business-day payout requirement.

Trader, you, your. the natural person who registered, purchased and is verified for the Account.

3.2 Headings are for convenience. "Including" means "including without limitation". A reference to a percentage of an Account means a percentage of the Initial Balance unless a clause expressly states another base. Where a monetary threshold is calculated from a percentage, the monetary value is fixed to two decimal places unless the platform uses a smaller recognised tick or currency unit.

4. NATURE AND SCOPE OF THE SERVICE

4.1 The Service provides technology, simulated market access, performance analytics, risk monitoring, educational and evaluation tools, and conditional eligibility for Performance Rewards. Every evaluation and Funded Account used by a trader is simulated and uses fictitious funds.

4.2 Abook Funded does not, through the Service, operate as your broker, investment manager, custodian, exchange, bank or financial adviser. We do not accept money from you for investment, do not hold trading margin on your behalf, and do not execute your simulated orders on real markets for your account.

4.3 You do not acquire any ownership, beneficial interest or withdrawal right in the nominal balance of a Simulated Trading Account. The nominal account size is a simulation parameter only. Your only potential monetary entitlement is a Performance Reward that has become due under these Terms.

4.4 The Company may separately use trading data, models or strategy information generated through the Service for internal risk management or proprietary trading. Qualified traders may be considered for the A-Book replication program described in Section 25. Any such real-market activity is carried out solely with Company or partner capital, at the relevant entity's risk and discretion, and does not convert your simulated account into a real brokerage account.

4.5 Nothing in the Service is investment advice, a recommendation to buy or sell any financial instrument, a solicitation to invest, or a promise that simulated performance can be reproduced in live markets.

5. ELIGIBILITY, RESTRICTED JURISDICTIONS AND SANCTIONS

5.1 You must be at least 18 years old, legally capable of entering into a contract, and act solely in your own name. Accounts are personal and non-transferable.

5.2 You must not use the Service if you are resident in, ordinarily resident in, or otherwise prohibited from receiving the Service in a jurisdiction listed on our Restricted Jurisdictions page, or if you are subject to applicable sanctions or asset-freeze restrictions.

5.3 The current restricted-jurisdiction policy is incorporated by reference. The Company may update that list where required by law, sanctions, payment-provider restrictions, platform-provider requirements or regulatory risk. If a jurisdiction becomes restricted after your purchase, we will act reasonably and in accordance with applicable law; where continued provision is unlawful or materially impracticable, we may close the affected Account and address any fee or accrued eligible Reward in a lawful and proportionate manner.

5.4 You must provide truthful residence, identity, tax and payment information. Using a VPN, proxy, false address, third-party identity or other method to conceal or misrepresent eligibility is prohibited. Ordinary privacy or corporate-network tools are not prohibited merely because they exist; they become prohibited when used to defeat location, identity, anti-fraud or account-integrity controls.

6. REGISTRATION, ACCOUNT OWNERSHIP AND SECURITY

6.1 You must maintain one accurate customer identity. You may hold multiple trading Accounts only where permitted by our published allocation limits, but all such Accounts must belong to you and remain under your exclusive control.

6.2 You are responsible for keeping login credentials, authentication methods, devices and API keys secure. You must promptly notify support if you suspect unauthorised access, credential compromise or account takeover.

6.3 You must not sell, rent, transfer, sublicense, share or give remote access to an Account. You must not allow any other person, whether paid or unpaid, to place, modify, close or direct trades on your behalf. Prop-account management, "pass my challenge" services, remote traders and account-rental arrangements are prohibited.

6.4 You are responsible for activity carried out through your Account unless you notified us promptly of unauthorised use and the activity is shown by our logs to have occurred after the notification or without reasonable fault on your part. We may temporarily secure or suspend an Account while investigating a credible compromise.

7. ORDERS, FEES, DISCOUNTS, TAXES AND PAYMENT METHODS

7.1 Prices are shown before checkout and may vary by Program, account size, promotion, currency, quantity and Add-On. The price shown in your final order summary and order confirmation is the contractual price for that order.

7.2 Evaluation or Instant Program fees are payments for immediate access to a digital evaluation/service package. They are not deposits, investments, margin or customer funds held for trading. Except as expressly provided in these Terms or mandatory law, they are not refundable merely because an Account later fails a rule.

7.3 Where volume discounts are offered, the discount applies as shown at checkout. The website currently describes a 10% discount on the second eligible account and 15% on the third eligible account; promotional terms may provide different figures and will govern the relevant order.

7.4 Where a reset is available, the website may offer a reset at a discount compared with a new equivalent Account. A reset creates a fresh simulated account and does not erase amounts already paid or restore an expired promotional right unless expressly stated.

7.5 You may use only payment methods made available at checkout and, where required by our AML/KYC rules, the payment instrument must be held in your own name. We may reject or refund third-party, suspicious or restricted-country payments.

7.6 You are responsible for taxes, bank charges, currency-conversion charges and other third-party costs applicable to your purchase or receipt of Rewards, except where we expressly state that a fee is borne by us. We do not provide tax advice.

7.7 Add-Ons form part of the relevant order. They change only the parameter expressly identified at checkout. For example, an approved 100% Profit Split Add-On changes the trader's Reward percentage but does not waive loss limits, consistency rules, prohibited-practice rules or KYC requirements unless the Add-On expressly says so.

7.8 Double Leverage Add-On pricing. Where the Double Leverage Add-On is offered, its price is 20% of the Program fee for the Account to which it is attached, as shown in the order summary. The Add-On changes only the applicable Leverage. It does not waive or alter the Daily Loss Limit, the Maximum Loss Limit, the funded-stage risk-per-trade rule, the news restriction, the weekend restriction, consistency rules, prohibited-practice rules or KYC requirements.

7.9 Account Retry. Where an Account is closed following a Hard Breach, the trader may purchase a replacement Account of the same Program and size at a 30% reduction on the standard Program fee. The Retry offer opens when the Account is closed, remains available for 14 calendar days from that date, and may be used up to three times for the same original Account. A Retry creates a new Account with a new Initial Balance and a new Ruleset Version; it does not restore the closed Account, its history or its progress, and it does not carry forward Trading Days, consistency history or Reward eligibility. Volume discounts under Section 7.6 are not cumulative with the Retry reduction unless the order expressly states otherwise.

8. DELIVERY, ACTIVATION, CANCELLATION, REFUNDS AND CHARGEBACKS

8.1 After successful payment, we aim to deliver the trading credentials, dashboard access, invoice and applicable Ruleset Version electronically, normally within 15 minutes. If additional payment, fraud, KYC or technical checks are needed, delivery may take longer and we will use reasonable efforts to communicate the delay.

8.2 If credentials have not been delivered within one hour and the delay is attributable to us, contact support. If we cannot deliver the purchased Service within a reasonable time, you may be entitled to a refund in accordance with the Refund & Withdrawal Policy and applicable law.

8.3 Consumer cancellation and withdrawal rights depend on the law applicable to the customer and on the legal character and stage of digital performance. Where the law permits a withdrawal right to end once digital supply or performance begins, we may ask you at checkout to expressly request immediate delivery and acknowledge the resulting effect on that right. Nothing in these Terms removes a statutory cancellation right where the legal requirements for doing so have not been satisfied.

8.4 Duplicate charges and manifest payment errors will be corrected. Refunds are normally returned to the original payment method, subject to payment-provider constraints and applicable AML rules.

8.5 If you believe a payment is wrong, contact support before initiating a chargeback where reasonably possible. A payment dispute may require us to suspend the associated Accounts while the payment is unresolved. We may contest abusive or inaccurate chargebacks using order, delivery, login and trading records. We will not penalise a consumer for exercising a lawful payment-dispute right in good faith.

9. SIMULATED TRADING ENVIRONMENT AND MARKET DATA

9.1 Quotes, fills, spreads, commissions, swaps, market sessions and execution logic are simulated and may be provided or influenced by third-party market-data and platform providers. They are designed to resemble real-market conditions but cannot reproduce every feature of live liquidity, slippage, queue priority, depth or execution.

9.2 Simulated results have inherent limitations. Results may differ materially from results achievable in a live market. Historical or simulated profitability is not evidence that future real or simulated profitability will occur.

9.3 The platform, dashboard and Company server records are the primary operational records for account equity, orders, timestamps, rule calculations and status. If a display discrepancy occurs, we will review the underlying server and audit data. A dashboard display does not override a correctly calculated rule, but if our system error caused an incorrect breach or payout calculation, we will correct the account and resulting entitlement.

9.4 You must not exploit stale quotes, price-feed discrepancies, execution delays, platform bugs, off-market prints, data gaps or other simulation artefacts. Section 20 contains detailed prohibited-practice rules.

10. PROGRAMS, ACCOUNT PARAMETERS AND RULE HIERARCHY

10.1 Abook Funded currently offers three principal Programs: The Builder (2-Step), The Sprinter (1-Step), and The Starter (Instant). Account sizes, prices and Add-Ons available for purchase are those displayed at checkout at the time of ordering.

10.2 The Ruleset Version allocated at purchase governs the Account for its life. We may publish new versions for new purchases, but we will not retrospectively make a new trading rule more restrictive for an existing Account unless a change is required by mandatory law, sanctions or a critical security measure. Section 34 explains versioning.

10.3 Order of priority. If two contractual documents conflict, the following order applies: (a) a mandatory rule of law; (b) the specific order confirmation and selected Add-On, but only for the parameter expressly changed; (c) the Program-specific Schedule and Ruleset Version attached or linked to your Account; (d) these General Terms; and (e) general website FAQs or marketing explanations. A marketing statement cannot waive a clear rule unless we confirm the waiver in writing.

10.4 A Soft Breach is intended to correct first-time behavioural non-compliance without automatically ending the Account. A Hard Breach ends the affected Account. Daily Loss Limit and Maximum Loss Limit are always Hard Breaches. Trading inside a restricted news window under Section 16, fraud, identity abuse and serious prohibited trading are also Hard Breaches without a prior warning.

11. THE BUILDER - 2-STEP PROGRAM

11.1 The Builder is a two-phase simulated evaluation. Phase 1 requires an 8% profit target and Phase 2 requires a 5% profit target. There is no maximum calendar time to complete either phase.

11.2 Standard risk parameters are a 4% Daily Loss Limit and an 8% Maximum Loss Limit. The Maximum Loss Limit is static and measured from the Initial Balance. The evaluation requires at least five Trading Days in each applicable phase before the phase can be completed.

11.3 Red-Flag News trading is permitted under the standard Builder rules, subject to platform availability and the general prohibited-practice rules. Weekend holding is permitted under the standard Builder rules. A trader remains responsible for gaps, spreads, swaps and any resulting breach of loss limits.

11.4 After successful completion, KYC and compliance review, the trader may receive a simulated Funded Account. The standard initial Profit Split is 80%, subject to the Scaling Plan and any valid 100% Profit Split Add-On. The funded-stage consistency threshold is 40% and the funded-stage risk-per-trade rule applies. Eligible simulated profits generated across Builder Phase 1 and Phase 2 qualify for a 15% evaluation reward. That reward becomes eligible and available only at Tier 2 under Section 25 and is not payable on Funded Account activation.

11.5 Leverage. The standard Leverage is 1:30 in Phase 1, in Phase 2 and on the Funded Account. Where a valid Double Leverage Add-On is attached to the Account, that value is doubled to 1:60 at every stage. The Add-On is priced under Section 7.8 and changes no other parameter.

12. THE SPRINTER - 1-STEP PROGRAM

12.1 The Sprinter is a one-phase simulated evaluation with an 8% profit target, 3% Daily Loss Limit, 6% static Maximum Loss Limit and no maximum calendar time limit. At least eight Trading Days and compliance with the 33% consistency rule in Section 18 are required to complete the evaluation.

12.2 Under the standard Sprinter rules, Red-Flag News trading is prohibited under Section 16 and no Add-On lifts that restriction. Weekend holding is restricted by Section 17 unless the Weekend Holding Add-On applies. The same 33% consistency threshold continues to apply on the Funded Account.

12.3 Subject to these Terms, eligible simulated profits generated during the Sprinter evaluation qualify for a 15% evaluation reward. The reward becomes eligible and available only once the trader reaches Tier 2 under Section 25. It is not payable on Funded Account activation or with the first Funded Account Reward. No entitlement arises if the evaluation result is invalidated for breach, fraud or prohibited conduct.

12.4 For the Sprinter Funded Account, submitting a payout request while the 33% consistency requirement is not met is governed by the escalation rule in Section 18. A first non-compliant request is a Soft Breach; a second non-compliant request before the consistency requirement has been cured is a Hard Breach.

12.5 Leverage. The standard Leverage is 1:100 during the evaluation and 1:30 on the Funded Account. Where a valid Double Leverage Add-On is attached to the Account, those values are doubled to 1:200 during the evaluation and 1:60 on the Funded Account. The Add-On is priced under Section 7.8 and changes no other parameter.

13. THE STARTER - INSTANT PROGRAM

13.1 The Starter provides direct access to a simulated Funded Account without a prior profit-target evaluation. There is no evaluation profit target and no minimum evaluation Trading Day requirement.

13.2 Standard risk parameters are a 2% Daily Loss Limit and a 6% **static** Maximum Loss Limit. The Maximum Loss Limit is anchored to the Initial Balance and does not move: profits do not raise it and losses do not lower it. It is measured on Equity, including unrealised profit and loss.

13.3 Under the standard Starter rules, Red-Flag News trading is prohibited under Section 16 and no Add-On lifts that restriction. Weekend holding is restricted unless the Weekend Holding Add-On has been purchased. The funded-stage consistency threshold is 25%.

13.4 The Starter standard Profit Split begins at 70% and may increase to 80% under the product-specific progression shown in the dashboard or applicable Ruleset. If a purchased Add-On or later tier expressly grants a higher split, that specific benefit controls. The Starter fee is refundable with the third qualifying Reward, unless an applicable tier benefit provides an earlier refund.

13.5 Leverage. The standard Leverage is 1:30 at all times. Where a valid Double Leverage Add-On is attached to the Account, that value is doubled to 1:60. The Add-On is priced under Section 7.8, changes no other parameter, and in particular does not widen any loss limit.

13A. FREE TRIAL

13A.1 Nature. A Free Trial is a free simulated account, without commitment, provided solely to test the Platform and applicable rules. It is not a paid Evaluation or Funded Account and creates no right to any Funded Account, Performance Reward, evaluation reward, payout or allocation, regardless of the result achieved.

13A.2 Duration and sizes. Standard Free Trials run for 14 calendar days from activation and may use nominal simulated balances from USD 10,000 to USD 200,000. They close automatically at expiry, and any simulated profit, status or progress then lapses.

13A.3 Repetition and fair use. Free Trials may ordinarily be repeated, including where the website states that they may be used "as many times as you want". We may limit, suspend or refuse further trials where use is manifestly excessive, automated, deceptive, intended to map or reverse-engineer rules or systems, circumvent controls, or otherwise abusive.

13A.4 Applicable rules. A Free Trial follows the trading, conduct and platform rules of the corresponding Program to the extent relevant, including Section 20 in full. Conduct prohibited on a paid Evaluation or Funded Account is likewise prohibited during a Free Trial.

13A.5 Termination. As a free service creating no Reward or funded entitlement, a Free Trial may be suspended, closed or withdrawn by Abook Funded at any time, with or without cause and without prior notice, subject to mandatory law. No compensation, replacement or payout arises solely from closure.

13A.6 No acquired rights. A Free Trial does not lock in or guarantee any price, discount, promotion, account size, Add-On, Ruleset Version, paid account or future availability. Any later purchase is governed by the terms and price displayed at the time of that purchase.

13A.7 Data and privacy. Free Trial registration may collect an email address and generate account and usage data. Personal data is processed under the Abook Funded Privacy Policy and applicable data-protection law.

14. DAILY LOSS LIMIT AND MAXIMUM LOSS LIMIT - HARD BREACHES

14.1 The Daily Loss Limit and Maximum Loss Limit are core risk rules. If Account Equity touches or passes the applicable loss threshold at any moment, including because of an open position, spread widening, commission, swap or other platform-recognised adjustment, the Account incurs a Hard Breach and may be closed immediately.

14.2 Daily Loss Limit. At each Daily Reset, the daily reference Equity is recorded. The Account must not lose more than the Program's daily-loss percentage from that reference during the following server day. The threshold is fixed for that server day and does not trail intraday.

14.3 Maximum Loss Limit - Builder and Sprinter. The maximum-loss floor is static: Initial Balance minus the Program's maximum-loss percentage of Initial Balance. Profits do not move that floor upward. Equity touching the floor is a Hard Breach.

14.4 Maximum Loss Limit - Starter. The maximum-loss floor is static, as it is on the other two Programs. Unless the applicable Ruleset states otherwise, the floor equals the Initial Balance minus 6% of the Initial Balance. It is set when the Account opens and never moves thereafter, in either direction. Equity touching the floor is a Hard Breach.

14.5 Loss-limit calculations are independent of whether a trade later becomes ineligible for a Reward because of a Soft Breach. A rule-violating trade cannot be used to erase a genuine drawdown or restore a loss-limit buffer.

14A. CHALLENGE KEEPER - OPTIONAL LOSS-LIMIT EXTENSION

14A.1 Nature. The Challenge Keeper is an optional paid feature offered on an Account after a defined alert threshold has been reached. Where it is purchased and validly applied, it replaces one loss limit of that Account with a wider value stated at the point of purchase. It is not a rule of the Program, it is not included in the Program fee, and no trader is required to purchase it.

14A.2 Alert. The Keeper becomes purchasable only once Equity has moved to within the published alert threshold of the relevant loss limit. Until that point it is not offered. The alert is a notification and carries no obligation.

14A.3 Effect. A validly purchased Keeper changes only the single loss limit it names, and only for the Account and stage it was purchased on. It does not change the Daily Loss Limit if it was purchased against the Maximum Loss Limit, or the reverse. It does not change the profit target, the consistency threshold, the minimum Trading Days, the Profit Split, the risk-per-trade ceiling, the news or weekend rules, or any other parameter. A breach of any limit other than the one extended remains a Hard Breach.

14A.4 Published parameters. The alert threshold, the replacement limit and the price of each Keeper are published on the Program page and shown in the dashboard before purchase. The price is expressed as a percentage of the original Program fee for the Account size concerned. As at this Version:

Program	Limit extended	Alert threshold	Replacement limit	Price
The Builder	Daily Loss Limit, Funded	2%	5% instead of 4%	30% of Program fee
The Builder	Maximum Loss Limit, Funded	6%	9% instead of 8%	60% of Program fee
The Sprinter	Daily Loss Limit, Funded	1%	3.5% instead of 3%	30% of Program fee
The Sprinter	Maximum Loss Limit, evaluation	4%	8% instead of 6%	40% of Program fee
The Starter	Maximum Loss Limit	4%	7% instead of 6%	55% of Program fee

14A.5 Timing. A Keeper has effect only from the moment the purchase is completed and applied to the Account. It cannot be applied retroactively. An Account already closed by a Hard Breach cannot be reopened by purchasing a Keeper, and any purchase attempted after closure is void and refunded.

14A.6 Refunds. The Keeper is a digital feature supplied immediately and consumed on application. Section 8 applies to it in the same way as to any other Add-On, including the trader's acknowledgement that immediate supply ends the statutory withdrawal right where that right applies.

14A.7 Interaction with Rewards. A Keeper does not create, increase or accelerate any Reward, fee refund or Scaling Tier benefit. Profits made in the widened band are eligible on the same terms as any other profit, subject to consistency and to every other rule.

15. FUNDED-STAGE RISK-PER-TRADE AND STOP-LOSS REQUIREMENTS

15.1 The maximum risk-per-trade rule applies to Funded Accounts only. It does not apply during Builder or Sprinter evaluation phases, where the applicable Daily Loss Limit and Maximum Loss Limit remain the principal risk limits.

15.2 On a Funded Account, the intended maximum loss on a trade or aggregated same-symbol trade idea must not exceed 1.00% of Initial Balance. Trades on the same symbol that are simultaneously open, are opened in a short sequence as part of one idea, or materially function as one position are aggregated for this calculation.

15.3 First tolerance band. If the realised or objectively measurable maximum risk on an aggregated trade idea exceeds 1.00% but does not exceed 1.10% of Initial Balance, the first occurrence is a Soft Breach. We will issue a warning by email and may also contact you by telephone or WhatsApp. The Account may remain active.

15.4 Hard Breach. Any trade or aggregated trade idea whose loss or risk exceeds 1.10% of Initial Balance is a Hard Breach on the first occurrence. After a prior Soft Breach under Section 15.3, any further risk-per-trade violation above 1.00% may be treated as a Hard Breach.

15.5 Stop-loss requirement. During the Funded Phase, all open positions must have a stop-loss order attached within 5 minutes of the position being opened. A position remaining open without a stop-loss for more than 5 minutes constitutes a rule violation and may, at the Company's discretion, be treated as a Soft Breach or, on repeat occurrence, a Hard Breach. This rule is subject to reasonable exceptions for instruments where stop-loss orders are technically unavailable on the Platform, provided the Trader maintains equivalent risk management through position sizing.

15.6 Risk is measured using the stop level, position size, contract specification and relevant conversion rate, plus reasonably foreseeable transaction costs where material. Moving or deleting a stop in a way that raises the risk above the permitted amount is treated as a new risk-per-trade violation.

15.7 Leverage and risk. The Leverage applicable to an Account, including where doubled by a valid Double Leverage Add-On, sets the maximum simulated exposure the platform will permit. It does not raise any loss limit and does not raise the funded-stage risk-per-trade ceiling in Sections 15.2 to 15.4. A trader using higher Leverage remains subject to identical loss and risk thresholds.

16. NEWS TRADING RESTRICTIONS

16.1 Builder. The Builder standard rules permit trading through Red-Flag News events. The general loss limits and prohibited-practice rules still apply.

16.2 Sprinter and Starter. You must not open or close a position during the restricted news window beginning five minutes before and ending five minutes after the scheduled release time of a Red-Flag News event relevant to the instrument or underlying currency.

16.3 The restriction applies to manual and automated opens and closes, pending-order triggers, partial closes, stop-loss or take-profit executions and any action that results in a position being established or reduced during the window. If the platform closes a trade because the Account has hit a hard loss limit, the hard loss-limit breach still controls.

16.4 **Hard Breach on the first occurrence.** A single opening or closing inside a restricted news window is a Hard Breach. The affected Account is failed and closed immediately, no warning is given, and no Performance Reward is due on performance invalidated by that breach. This is a change from earlier Ruleset Versions, in which the first occurrence was a Soft Breach; it applies only to Accounts allocated this Ruleset Version or later, in accordance with Section 34.

16.5 No Add-On lifts this restriction. Abook Funded no longer offers a News Trading Add-On, and no Add-On, promotion, tier benefit or marketing statement permits trading inside a restricted news window on The Sprinter or The Starter.

16.6 A deliberate pattern designed to exploit news-window simulation behaviour may additionally be treated as prohibited trading under Section 20, including where it occurs on The Builder.

17. WEEKEND HOLDING RESTRICTIONS AND WEEKEND HOLDING ADD-ON

17.1 Builder. The Builder standard rules permit positions to remain open over the weekend, subject to platform availability, market closures, swaps, gap risk and all hard risk limits.

17.2 Sprinter and Starter without a Weekend Holding Add-On. Positions must be closed before the instrument's final tradable session ends for the weekend. A position is considered held over the weekend if it remains open into a period in which the relevant market is closed for the ordinary weekend break.

17.3 First occurrence is a Soft Breach. If the weekend-held trade closes in profit, the profit from that trade is excluded from the relevant payout calculation, and we issue a warning by email and may also contact you by telephone or WhatsApp. If the trade closes at a loss, the loss remains part of the Account and risk calculations. This treatment prevents a rule breach from improving the trader's economic position.

17.4 A second weekend-holding occurrence without the applicable Add-On is a Hard Breach. Deliberate use of weekend gaps or illiquid reopenings to exploit simulation mechanics may also fall within Section 20.

17.5 If a valid Weekend Holding Add-On applies, the weekend restriction is removed for that Account, but the trader remains fully responsible for the consequences of gaps, spread changes and market reopening conditions.

18. CONSISTENCY RULES AND PAYOUT-REQUEST CONDUCT

18.1 The consistency rule is an evaluation-completion and Reward-eligibility measure. It does not confiscate profits or require closure of an otherwise compliant Account. If consistency is above the applicable threshold, the trader may continue trading until the requirement is met, subject to all other rules.

18.2 Standard thresholds: Builder Funded Account - 40%; Sprinter evaluation and Funded Account - 33%; Starter Funded Account - 25%. Consistency is calculated on the **largest profitable Trading Day**, not on any single position. All closed positions of the same calendar Trading Day are aggregated into one figure, only profitable Trading Days are counted, and the largest such day may not exceed the applicable threshold of total positive net profit for the evaluation or the relevant Payout Period. The calculation uses closed profit and loss only; unrealised profit and loss is disregarded.

18.3 The dashboard should display the live consistency score and, where available, a "request payout now" simulator. Dashboard estimates are informational until the relevant period is closed and final compliance checks are completed, but we will use the same underlying calculation logic for the final decision.

18.4 Minimum Reward threshold. A payout request generally requires at least 1% net eligible profit calculated on Initial Balance. A request below that threshold is not payable and does not by itself constitute a breach. It may be carried forward until the threshold is met, subject to account status.

18.5 Sprinter escalation. During evaluation, being above 33% prevents completion but is not itself a breach; the trader may continue until compliant. On a Sprinter Funded Account, a payout request above 33% is a Soft Breach and warning; a second request before cure is a Hard Breach and the Account may be closed.

18.6 Builder and Starter. Unless the applicable Ruleset expressly provides a different escalation, a payout request made before the consistency threshold is met is simply ineligible and the trader may continue trading. Repeated deliberate requests

intended to circumvent controls, or false representations made in connection with a payout, may be treated under Sections 20 and 29.

18.7 For consistency purposes, profits from closed positions invalidated because of prohibited conduct or a Soft Breach are excluded from positive profit calculations used for consistency or Rewards, while genuine losses remain recognised. This prevents a rule breach from improving the consistency score.

19. TRADING DAYS, TIME LIMITS AND ACCOUNT STATUS

19.1 There is no maximum calendar time limit to complete the Builder or Sprinter evaluation and no general maximum age of a Funded Account, provided the Account remains compliant and technically available.

19.2 Evaluation minimum Trading Days are five days for each applicable Builder phase, eight days for the Sprinter, and none for the Starter. Merely opening and closing a negligible or artificial trade solely to create a Trading Day may be disregarded if it forms part of an abusive pattern.

19.3 Before a standard Performance Reward request, a Funded Account must record qualifying trading activity on at least eight Payout Trading Days during the applicable Payout Period. The purpose is to ensure that the Reward reflects sustained activity rather than one isolated session.

19.4 The first payout window opens 14 calendar days after the Funded Account start date, subject to the minimum eight Payout Trading Days, 1% minimum profit, consistency rule, KYC and compliance. Subsequent standard payout windows open every 14 calendar days. If a valid Weekly Payout Add-On applies, the subsequent interval is seven calendar days.

20. PROHIBITED TRADING PRACTICES AND ABUSIVE CONDUCT

20.1 The Service is intended to measure genuine trading skill that is reasonably capable of being reproduced in real-market conditions. Conduct whose primary purpose is to exploit simulation artefacts, evade risk limits, manufacture eligibility or allow another person or system to pass the Program for you is prohibited.

20.2 Price-feed, latency and stale-data exploitation

You must not trade on delayed, stale, incorrect, off-market or mismatched quotes; exploit a known difference between our feed and another faster or slower feed; use latency arbitrage; intentionally trade during a feed freeze; or use execution timing intended to capture a simulation delay rather than market risk.

20.3 Technical-error and platform-vulnerability exploitation

You must not exploit bugs, calculation errors, race conditions, order-processing defects, API weaknesses, data gaps, security flaws or configuration mistakes. You must not probe, reverse-engineer, overload or interfere with the platform or rules engine.

20.4 Artificial or riskless arbitrage

Strategies designed primarily to create risk-free or near-risk-free simulated profit from platform or pricing mechanics are prohibited. This includes cross-account arbitrage, feed arbitrage and execution arbitrage. Legitimate directional or relative-value trading that bears real market risk is not prohibited merely because it uses price relationships.

20.5 Gap, illiquidity and abnormal-print exploitation

You must not intentionally target illiquid, erroneous or abnormal prints, synthetic gaps or execution conditions that could not reasonably be obtained in a functioning market, where the objective is to manufacture a simulated result rather than assume genuine market risk.

20.6 Automated bots, HFT and mass-order behaviour

Automated systems that independently place, modify or close trades are prohibited unless Abook Funded has expressly approved the specific use in writing for the Account. High-frequency execution, quote stuffing, mass order placement, excessive cancellation/modification and server-hyperactivity are prohibited. As an objective safety ceiling, more than 2,000 order or modification requests in a server day, or more than 200 simultaneously active orders/positions, may trigger immediate restriction and review even if a lower level may also be abusive depending on purpose.

20.7 Copy trading, mirroring and third-party signals

You must not copy, mirror or systematically replicate another person's trades, a trade-feed, a signal room, a third-party account, a commercial signal service or another prop-firm account, manually or automatically. This includes substantially identical entries/exits produced through shared signals when the trader is not exercising independent decision-making.

20.8 Account management and passing services

No third party may operate, manage or direct your Account. You may not buy or sell challenge-passing, funded-account management or remote-execution services. You may not trade another person's Abook Funded Account.

20.9 Hedging or coordinated risk neutralisation across accounts

You must not open or coordinate opposite or offsetting exposures across your own Accounts, another person's Accounts, or accounts held with another firm for the purpose of neutralising economic risk while attempting to make one account pass or receive a Reward. Ordinary hedging inside a single Account is permitted only if the Program and platform allow it and it is not used to circumvent another rule.

20.10 Collusion and group trading

Coordinated entries, exits, position splitting, opposing bets, shared-account strategies or group schemes designed to manipulate evaluation outcomes, loss limits, consistency, promotions or Reward eligibility are prohibited.

20.11 Martingale and loss-compounding systems

A systematic increase in monetary risk because a preceding trade or trade idea lost is prohibited where used as a loss-recovery mechanism. Examples include doubling or progressively increasing size after losses, adding to a losing position solely to improve the average price, grid-style adverse accumulation, or serial recovery trades whose risk escalates with prior losses. Normal position-size changes supported by an independent fixed-risk or volatility model are not prohibited merely because sizes differ.

20.12 Unrealistic risk, all-in behaviour and account rolling

Repeated one-sided bets, materially disproportionate positions, deliberate "all-in" behaviour, rapid account cycling, or placing extreme-risk trades primarily because the fee rather than trading capital is economically at risk may be treated as abusive when inconsistent with sustainable market trading.

20.13 Artificial fragmentation and rule circumvention

You must not split one trade idea into multiple tickets, symbols, accounts or days where the primary purpose is to avoid a risk-per-trade, consistency, exposure, order-count, trading-day or other rule. We may aggregate substantially related trades for rule analysis.

20.14 Multiple-account and promotion abuse

You must not create multiple identities, use nominees, recycle Accounts, stack promotions, self-refer through fabricated identities, or coordinate purchases to circumvent account-allocation, discount, geographic, risk or eligibility limits.

20.15 Identity, device and infrastructure abuse

False identity documents, altered KYC documents, identity borrowing, device spoofing, remote access used to conceal the true trader, emulator farms, coordinated shared VPS clusters and infrastructure designed to mask common control are prohibited. Shared household or workplace internet access is not automatically a breach; we assess the total evidence and give the trader a reasonable opportunity to explain legitimate overlap.

20.16 Manipulation, falsification and deceptive evidence

You must not alter screenshots, trading records, KYC records, invoices, payment records or communications; fabricate a support or payout claim; interfere with logs; or make a materially false statement to obtain a phase transition, Account restoration, refund or Reward.

20.17 Illegal activity and financial crime

You must not use the Service in connection with fraud, money laundering, terrorist financing, sanctions evasion, stolen payment instruments, chargeback fraud, identity theft or any other unlawful activity.

20.18 Security and interference

You must not introduce malware, scraping or attack tools, attempt unauthorised access, bypass rate limits, compromise accounts, or take any action likely to degrade platform stability or the security of another user.

20.19 Enforcement must be evidence-based. A statistical similarity, shared IP or unusual result may justify review but does not by itself prove prohibited conduct. Where a decision depends on behavioural evidence rather than an automatic hard risk threshold, a human reviewer will consider the available records and any reasonable explanation supplied by the trader.

21. MONITORING, COMPLIANCE REVIEW AND EVIDENCE

21.1 We may monitor and audit trading activity, login records, device and IP data, order timing, correlations between Accounts, payment records and KYC information for the purposes of rule enforcement, fraud prevention, cybersecurity, sanctions compliance and integrity of the Service.

21.2 Before approving a phase transition, Funded Account, Scaling Tier or Performance Reward, we may carry out a compliance review. We may ask for reasonable explanations, a video call, identity re-verification, proof of control of a payment method, details about a trading strategy, or evidence that the Account is being traded independently by the verified trader.

21.3 Except for automatic Daily Loss or Maximum Loss breaches and urgent security measures, adverse behavioural decisions will be reviewed by a human. We will record the rule relied on and the material account data supporting the decision. On request, we will provide a reasonable explanation and relevant data to the extent disclosure does not compromise security controls, third-party rights, legal obligations or anti-fraud methodologies.

21.4 We may temporarily hold a payout or suspend an Account while a genuine compliance review is pending. Reviews should be completed without unreasonable delay. A temporary review is not itself a finding of wrongdoing.

22. PASSING AN EVALUATION AND FUNDED ACCOUNT STATUS

22.1 Reaching a profit target does not by itself complete an evaluation if the minimum Trading Days, hard risk rules, prohibited-practice rules, consistency, identity or other Program conditions have not been satisfied.

22.2 **All positions must be closed.** An evaluation, a phase or a transition to a Funded Account is validated only once every position on the Account is closed. While any position remains open, whether in profit, at a loss or flat, the phase is not complete, the profit target is not treated as reached, and no validation, phase transition or Funded Account activation takes place. Unrealised profit is never counted towards a profit target.

22.3 Where all requirements are satisfied, we will validate the evaluation and, after any required KYC/compliance review, make the applicable Funded Account available. A Funded Account remains simulated and conditional on continuing compliance.

22.4 The Company may correct a calculation, reinstate an Account, restore a phase or recalculate performance if a platform or Company error caused an incorrect outcome. We will not retrospectively invent a new trading rule to invalidate a previously compliant result.

22.5 Funded status is not employment, partnership, agency, investment management or a promise of future work. The trader is an independent contracting party using the Service and may stop at any time.

23. PERFORMANCE REWARDS AND PAYOUT PROCESSING

23.1 A Performance Reward is a contractual payment based on eligible simulated net profit. It is not a withdrawal of the Account's fictitious balance. No Reward is due for performance that is invalid under these Terms.

23.2 Standard eligibility requirements include: the payout window is open; **every position on the Account is closed at the moment the request is submitted**; at least eight Payout Trading Days have been completed; net eligible profit is at least 1% of Initial Balance; the applicable consistency threshold is met; no Hard Breach has occurred; KYC/AML and payment verification are complete; and no material compliance review remains unresolved.

23.3 Open positions and payout requests. A payout request submitted while a position remains open is incomplete and is not processed. Only realised profit from closed positions is eligible; unrealised profit is never included in a Reward calculation. An incomplete request of this kind is not by itself a breach, and the trader may resubmit once all positions are closed. The 48 Business Hour commitment in Section 23.6 does not start until a complete and compliant request has been received.

23.4 The standard first payout window opens 14 calendar days after the Funded Account starts. Standard subsequent windows open every 14 calendar days. A valid Weekly Payout Add-On may reduce the subsequent interval to seven calendar days.

23.5 The Reward equals eligible net simulated profit multiplied by the applicable Profit Split, after permitted adjustments for invalid trades, prior credits, negative carry-forward, or other amounts expressly stated in the Ruleset. The standard Builder and Sprinter split begins at 80%; the Starter product-specific split begins at 70%. Scaling or Add-Ons may improve those percentages.

23.6 Payout methods may include EUR SEPA transfer, international bank wire and cryptocurrency, subject to availability and compliance. The beneficiary account or wallet must belong to the verified trader unless we approve another lawful arrangement. Abook Funded charges 0% withdrawal or payout fees, always. Any bank, payment-provider, blockchain-network or currency-conversion charge imposed independently by a third party is not an Abook Funded withdrawal fee and may still apply outside our control.

23.7 48 Business Hour Payout Commitment. A complete, compliant payout request is targeted for release within 48 Business Hours only after all eligibility and verification requirements are satisfied and the Trader has completed at least one of the following engagement options requested by Abook Funded: (a) a private written feedback form or satisfaction survey supplied by Abook Funded; (b) a video interview or testimonial describing the Trader's genuine experience, lasting between 30 seconds and 5 minutes; or (c) a strategy-sharing interview with an Abook Funded representative, including TradingView screen-sharing, lasting between 15 and 45 minutes. Any testimonial or interview must reflect the Trader's genuine views, and any publication requires the applicable consent. The 48 Business Hour clock starts once the payout request is complete and compliant and one qualifying engagement option has been received or completed. A public review on Feefo, Trustpilot or another third-party review platform is not required to activate this commitment and must not be conditioned on a particular rating or other positive sentiment.

23.8 EUR200 delay payment. If we miss the Section 23.7 commitment solely because of an operational delay attributable to Abook Funded, EUR200 is added automatically. It does not apply before the Section 23.7 activation conditions are met, or for incomplete KYC, legitimate fraud/compliance review, inaccurate beneficiary details, user-requested changes, banking/blockchain delay after release, sanctions screening, force majeure, third-party outages outside our reasonable control, or a compliance dispute.

23.9 We may publish payout amounts, dates and processing times in a public payout registry. We will not publish personally identifying information beyond what is permitted by our Privacy Policy and any consent obtained from the trader.

24. FEE REFUNDS AND EVALUATION REWARDS

24.1 Builder and Sprinter. The one-time Program fee is refunded in full with the second qualifying Performance Reward, subject to the Account remaining valid through that point. The fee refund is separate from the Profit Split and is not reduced by that split.

24.2 Starter. The one-time Starter fee is refunded in full with the third qualifying Performance Reward unless the applicable Ruleset or Scaling Tier expressly provides an earlier refund.

24.3 Tier 2 benefit. Where the published Scaling Plan grants a full fee refund at Tier 2, that benefit applies in accordance with the tier criteria and may result in refund before the standard milestone.

24.4 Builder and Sprinter evaluation reward. Builder and Sprinter traders may qualify for an evaluation reward equal to 15% of eligible simulated evaluation profits. For Builder, eligible profits from Phase 1 and Phase 2 are aggregated; for Sprinter, the single evaluation phase applies. The reward becomes eligible and available only once Tier 2 is reached under Section 25 and is not payable on Funded Account activation or with the first Funded Account Reward.

24.5 The Double Leverage Add-On fee is part of the Program order under Section 7.8. It is treated in the same way as the Program fee for the purposes of a fee refund under this Section only where the applicable Ruleset or order confirmation expressly says so; otherwise a fee refund covers the base Program fee alone.

24.6 A Program fee refund under this Section is not the same as a statutory cancellation refund. Statutory or payment-error refunds are governed by Section 8 and the Refund & Withdrawal Policy.

25. SCALING PLAN AND PROPRIETARY A-BOOK REPLICATION

25.1 Abook Funded may offer a multi-tier scaling path. Unless a product-specific rule states otherwise, the published structure is intended to reward sustained time, profitability, payout history and risk quality, not merely a single profit figure.

25.2 Tier 0 - Challenger. The trader is in evaluation. Tier 1 - Live Trader. After successful evaluation and KYC, the trader receives a simulated Funded Account and the standard product Profit Split.

25.3 Tier 2 - Profitable Trader. Target: three months, at least 10% cumulative eligible profit and two qualifying payouts. Standard benefits are +30% eligible account size, 90% Profit Split and full fee refund for qualifying products. Builder and Sprinter also unlock their 15% evaluation reward at Tier 2.

25.4 Tier 3 - A-Book Trader. The published target is six months, at least 25% cumulative eligible profit and at least six qualifying payouts. Benefits may include a larger simulated allocation, Profit Split up to 100%, direct risk-desk contact and

consideration for real-capital strategy replication. The site currently describes an allocation of up to \$600,000 at this tier, subject to eligibility and capacity.

25.5 Tier 4 - Professional Trader. The published target is one year, at least 50% cumulative eligible profit and at least twelve qualifying payouts. Benefits may include consideration for allocation up to \$2.5 million and an interview or trial with a partner fund under a separate custom agreement.

25.6 Real-capital replication is discretionary. Reaching a tier does not give the trader ownership of Company capital or a guaranteed right to be copied. The Company may select, size, pause or stop proprietary replication according to its internal risk appetite. Unless a separate written contract expressly states otherwise, the trader's Reward continues to be calculated from the simulated Account, whether or not any real-market trade is placed.

25.7 Product-specific scaling limits control over general tier marketing. In particular, Instant Program Profit Splits, maximum sizes or other benefits may differ from the standard Builder/Sprinter tier path. The dashboard and Ruleset allocated to the Account state the binding benefit.

26. PLATFORMS, EXECUTION, OUTAGES AND THIRD-PARTY SERVICES

26.1 The Service depends on third-party trading platforms, market-data sources, hosting, payment processors, KYC providers and communications infrastructure. We may change a provider where reasonably necessary, provided the core economic terms of an existing Account are not made materially worse without a lawful basis.

26.2 Simulated execution may include spread, slippage, commissions, swaps, market-session restrictions, symbol-specific contract sizes and other conditions. These may vary with market conditions and provider settings. Normal variation is not a platform error merely because another broker shows a different quote or fill.

26.3 If a material outage, price-feed failure or platform defect makes a result unreliable, we may cancel or reconstruct affected simulated trades, restore an Account to a fair pre-incident state, extend a deadline where one exists, or take another reasonable corrective measure. We will not use a known platform defect selectively to create a trader breach.

26.4 Maintenance may temporarily prevent trading or dashboard access. We will use reasonable efforts to announce planned maintenance. Emergency maintenance may occur without prior notice.

27. INTELLECTUAL PROPERTY AND PERMITTED USE

27.1 The website, software, dashboard, branding, risk engine, content, designs, databases and related intellectual property are owned by or licensed to the Company. Subject to these Terms, you receive a limited, personal, non-exclusive, non-transferable and revocable right to use the Service for its intended purpose.

27.2 You must not copy, resell, sublicense, reverse-engineer, scrape at harmful scale, create derivative commercial services from, or bypass technical restrictions in the Service, except to the extent such restriction is prohibited by law.

27.3 Your trading decisions and original strategy remain yours. You grant us a non-exclusive licence to process trading activity and related account data to provide the Service, detect abuse, calculate Rewards, improve risk systems and, where applicable, evaluate or carry out proprietary A-Book replication. This licence does not transfer ownership of your original strategy to us.

27.4 If you voluntarily provide feedback, suggestions or non-confidential product ideas, we may use them without payment, provided we do not disclose your personal information contrary to the Privacy Policy.

28. PRIVACY, KYC, AML AND PAYMENT COMPLIANCE

28.1 Personal data is processed in accordance with the Abook Funded Privacy Policy and applicable UK data-protection law. Depending on the trader's location, additional GDPR or local rights may apply.

28.2 Before the first payout, and at other reasonable risk-based times, we may require identity verification, liveness checks, proof of address, payment-method ownership, source-of-funds information or other documentation reasonably required for fraud, sanctions, AML or payment compliance.

28.3 Payments and payouts must comply with our AML & KYC Policy. We may decline third-party payment instruments and will normally pay only a bank account or crypto wallet belonging to the verified trader. We may conduct enhanced due diligence where amount, jurisdiction, behaviour or payment pattern presents higher risk.

28.4 We may use device, IP, session and account-linkage information to protect the Service and detect multi-account or account-sharing abuse. An automated alert may trigger a review, but an Account-ending behavioural decision will be

reviewed by a human except where an automatic hard risk threshold is mechanically met.

29. SUSPENSION, BREACH, TERMINATION AND CONSEQUENCES

29.1 Hard Breach consequences. A Hard Breach normally ends the affected trading Account immediately. The trader loses further access to that Account and is not entitled to a Reward based on invalid performance after the breach. Accrued amounts that became unconditionally due before the breach are handled according to law and the specific circumstances.

29.2 Soft Breach consequences are those expressly stated for the relevant rule: warning, invalidation of specified profit, rejection or deferral of a payout request, or another proportionate correction. A Soft Breach does not automatically close the Account unless it is repeated or escalates as stated in these Terms.

29.3 Serious prohibited conduct, fraud, identity misrepresentation, third-party account operation, sanctions evasion, deliberate platform exploitation or coordinated abuse may result in closure of all Accounts associated with the trader, cancellation of unpaid ineligible Rewards and refusal of future service, even if no prior warning was given.

29.4 If our later review shows that a breach was recorded incorrectly, we will restore the Account where technically possible or provide an equivalent replacement, restore legitimate performance, and correct any directly affected Reward calculation. If the error caused a missed payout, we will process the corrected payout without unreasonable delay.

29.5 You may stop using the Service at any time. Closing or abandoning an Account does not create a refund right except where one exists under Section 8, the Refund & Withdrawal Policy or mandatory law.

29.6 We may discontinue the Service or a Program with reasonable notice for future use. Existing Accounts will be treated under their Ruleset Version where reasonably possible. If we permanently discontinue an existing Account for a reason unrelated to trader breach and cannot provide an equivalent service, we will provide an appropriate remedy, which may include a replacement Account, pro-rata refund or payment of an already-approved Reward.

30. REPRESENTATIONS, RISK WARNINGS AND DISCLAIMERS

30.1 You represent that information supplied by you is accurate, that you are eligible to use the Service, that you understand the Account is simulated, and that you will trade independently and in accordance with the Ruleset.

30.2 Most evaluation participants may not pass an evaluation or qualify for multiple Rewards. The fee can therefore be lost. You should not purchase a Program with money you cannot afford to spend on the evaluation service.

30.3 Real leveraged trading involves substantial risk. Simulated results can materially overstate or understate live-market results because execution, liquidity, slippage, psychology and capital constraints differ. No content, dashboard metric, review, certificate, payout record or historical result is a guarantee of future performance.

30.4 Except for express commitments in these Terms, the Service is provided on an "as available" basis. We do not guarantee uninterrupted access, a specific trading result, passing an evaluation, continued availability of a particular platform or symbol, or acceptance into the proprietary replication program.

31. LIMITATION OF LIABILITY AND INDEMNITY

31.1 Nothing in these Terms limits or excludes liability for death or personal injury caused by negligence, fraud or fraudulent misrepresentation, or any other liability that cannot lawfully be limited or excluded.

31.2 Subject to Section 31.1 and to mandatory consumer law, we are not liable for indirect, consequential or purely speculative loss, loss of anticipated trading profit in a real market, loss arising from your decision to trade real money based on simulated results, or loss caused by third-party systems outside our reasonable control where we exercised reasonable care in selecting and managing those providers.

31.3 For a consumer, our liability for failure to provide the digital Service with reasonable care and skill is governed by mandatory consumer law and is not reduced below the statutory minimum. For a business user, to the maximum extent permitted by law, our aggregate liability arising from the Service in any 12-month period is limited to the greater of the fees paid by that user for the affected Account(s) during that period or the amount of any Performance Reward that had become finally due but remained unpaid because of our breach.

31.4 You are responsible for losses, costs or claims directly caused by your fraud, unlawful conduct, deliberate security attack, infringement of third-party rights, or intentional misuse of the Service. Any indemnity applies only to the extent the relevant loss was reasonably caused by that conduct and is permitted by law.

32. FORCE MAJEURE AND EXCEPTIONAL EVENTS

32.1 Neither party is responsible for delay or failure caused by events beyond its reasonable control, including widespread internet or cloud failures, exchange or market-data outages, war, terrorism, civil disorder, government action, sanctions changes, natural disasters, severe cyberattacks, payment-network outages or failure of critical third-party infrastructure, provided the affected party takes reasonable steps to mitigate the effect.

32.2 Force majeure does not allow us to retain a payment for a Service that we permanently cannot provide where mandatory law requires a refund. It may, however, suspend time-based service commitments such as the 48 Business Hour payout commitment while the exceptional event prevents performance.

33. COMMUNICATIONS, COMPLAINTS AND APPEALS

33.1 Contractual communications may be sent through the trader dashboard, registered email address, support ticket or another contact channel you have expressly enabled. You are responsible for keeping your email and contact details current.

33.2 Rule warnings may be delivered by email and, where operationally available, by telephone or WhatsApp. Failure of an optional secondary channel does not invalidate an email or dashboard notice if the warning was otherwise reasonably delivered.

33.3 If you disagree with a breach, payout or compliance decision, contact support and identify the Account, date, trade(s) and reason for the dispute. We will arrange a human review and provide a reasoned response based on the applicable Ruleset and recorded data.

33.4 You should raise a rule-enforcement appeal promptly and, where reasonably possible, within ten Business Days after the decision so that logs and market data can be reviewed efficiently. This contractual target does not remove a longer statutory limitation period or mandatory consumer complaint right.

33.5 Complaints about the general Service may be sent to support@abook-funded.uk. We aim to acknowledge material complaints promptly and resolve them fairly. Before starting court proceedings, both parties are encouraged to attempt a good-faith resolution, but this does not prevent urgent legal relief or a consumer's mandatory right to use a court or approved dispute mechanism.

34. CHANGES, VERSIONING AND NON-RETROACTIVITY

34.1 Each paid Account is assigned a dated Ruleset Version. We may amend these Terms and trading rules for future purchases, product improvements, risk controls, provider requirements or legal/compliance reasons. New commercial or trading restrictions will not be applied retroactively to an already-open Account merely because the website has been updated.

34.2 Version 1.0 changes. This Version restores the product name **The Starter**, which Version 1.9 had renamed The Launcher; the earlier name is withdrawn and has no further effect. It also corrects the Maximum Loss Limit of The Starter, which is **static** and measured from the Initial Balance and was described in Version 1.9 as trailing an end-of-day high; the limit itself remains 6%. It restates the consistency rule, which is measured on the **largest profitable Trading Day** and not on a single closed position, at unchanged thresholds of 40%, 33% and 25%. It sets the standard Leverage of The Builder at 1:30 at every stage, corrects the availability of the Double Leverage Add-On, which is offered on all three Programs including The Starter, adds Section 14A describing the optional Challenge Keeper, and adds Section 7.9 describing the Account Retry offer. The change of product name alters no trading parameter of any Account. The corrections to the Maximum Loss Limit of The Starter, to the consistency measure and to the Builder Leverage bring this document into line with the parameters that the platform has in fact applied to Accounts throughout; where a trader was allocated an earlier Ruleset Version, Section 34.1 continues to apply and no correction is applied to their detriment.

34.3 If a mandatory legal, sanctions or critical security requirement must apply immediately to existing Accounts, we may make the minimum change reasonably necessary and will communicate it where legally permitted. If the change materially prevents continued use by a compliant consumer, applicable statutory remedies remain available.

34.4 Clarifications that do not change the economic substance of a rule may be published in the dashboard, FAQ or changelog. If a purported clarification materially worsens a trader's position, the earlier Ruleset controls for that existing Account unless Section 34.3 applies.

34.5 We maintain or intend to maintain a public changelog showing the date and substance of material rule changes. Your order confirmation or dashboard should identify the Ruleset Version applicable to your Account.

35. GENERAL LEGAL PROVISIONS

35.1 Entire agreement. These Terms, the applicable Ruleset, order confirmation, selected Add-Ons and incorporated legal policies form the entire agreement concerning the purchased Service and replace prior statements about the same subject, except for fraud or an express written variation by the Company.

35.2 Assignment. You may not assign or transfer an Account or contract without our written consent. We may assign the contract to an affiliate or successor that can lawfully provide the Service, provided this does not reduce mandatory consumer rights and we remain responsible for accrued obligations unless lawfully transferred.

35.3 No waiver. A failure or delay to enforce a rule on one occasion does not waive the rule for the future. A Soft Breach warning does not create a general exemption from the same rule.

35.4 Severability. If a provision is invalid or unenforceable, it is modified to the minimum extent necessary or severed, and the remaining provisions continue in effect.

35.5 No partnership or employment. Nothing in these Terms creates a partnership, joint venture, employment relationship, fiduciary relationship or agency between the trader and the Company. A trader cannot bind the Company or represent that they trade Company capital unless a separate written contract expressly authorises it.

35.6 Third-party rights. Unless expressly stated, a person who is not a party to the contract has no right to enforce it under the Contracts (Rights of Third Parties) Act 1999.

36. GOVERNING LAW AND JURISDICTION

36.1 These Terms and each contract formed under them are governed by the laws of England and Wales.

36.2 If you are acting in the course of business, the courts of England and Wales have exclusive jurisdiction over disputes arising from the Service, subject to any separate written dispute agreement.

36.3 If you are a consumer, the courts of England and Wales have jurisdiction, but this clause does not deprive you of mandatory rights to bring proceedings in the courts of your country of residence or rely on mandatory consumer protections that apply to you.

36.4 Before commencing proceedings, the parties should use reasonable efforts to resolve the issue through the complaint process in Section 33, unless urgent relief is required or applicable law gives an immediate right to proceed.

SCHEDULE 1 - PROGRAM PARAMETERS AT A GLANCE

This Schedule summarises the principal rules. It does not replace the detailed clauses above. Where an Add-On expressly changes a parameter, the Add-On controls for that Account.

Parameter	The Builder - 2-Step	The Sprinter - 1-Step	The Starter - Instant
Evaluation target	8% Phase 1 / 5% Phase 2	8% single phase	None
Daily Loss Limit	4%	3%	2%
Maximum Loss Limit	8% static	6% static	6% static
Minimum evaluation Trading Days	5 per applicable phase	8	None
Evaluation time limit	None	None	N/A
Leverage (standard)	1:30 at every stage	1:100 evaluation 1:30 Funded	1:30 throughout
Double Leverage Add-On	Available. Doubles to 1:60. Price 20% of Program fee	Available. Doubles to 1:200 / 1:60. Price 20% of Program fee	Available. Doubles to 1:60. Price 20% of Program fee
News trading	Allowed	Prohibited. Hard Breach on first occurrence. No Add-On available	Prohibited. Hard Breach on first occurrence. No Add-On available
Weekend holding	Allowed	Restricted without Add-On	Restricted without Add-On
Best-day consistency	40% Funded only	33% Evaluation + Funded	25% Funded only
Funded max risk / trade idea	1.00% standard; 1.00-1.10% first-time soft tolerance; >1.10% hard	Same	Same
Positions closed to validate a phase or request a payout	Required	Required	Required
Standard initial Profit Split	80%	80%	70%
First payout window	14 days	14 days	14 days
Subsequent payout windows	Every 14 days	Every 14 days	Every 14 days unless product/order states otherwise
Payout Trading Days	8 Business Days	8 Business Days	8 Business Days
Minimum profit to request payout	1%	1%	1%
Fee refund	2nd Reward	2nd Reward	3rd Reward
Evaluation reward	15% eligible Phase 1 + 2 profit; Tier 2	15% eligible evaluation profit; Tier 2	None

SCHEDULE 2 - SOFT BREACH / HARD BREACH ENFORCEMENT MATRIX

Rule	First occurrence / threshold	Repeat / hard threshold	Operational consequence
Daily Loss Limit	Hard Breach immediately	N/A	Account closed when Equity touches limit
Maximum Loss Limit	Hard Breach immediately	N/A	Account closed when Equity touches limit
News window (Sprinter / Starter)	Hard Breach immediately	N/A	Account failed and closed on the first restricted open or close. No warning, no Add-On available
Funded risk per trade	>1.00% and <=1.10%: Soft Breach	>1.10% at any time, or further >1.00% after prior soft event: Hard Breach	Warning; hard breach closes Account
Funded stop-loss placement	Position open for more than 5 minutes without a stop-loss: Soft Breach	Repeat occurrence: may be treated as Hard Breach	Warning on first occurrence; repeated breach may close

			Account. Reasonable technical exceptions under Section 15.5 apply
Weekend holding (Sprinter / Starter, no Add-On)	Soft Breach	Second occurrence: Hard Breach	Profit from first offending weekend-held trade excluded; losses remain; warning
Sprinter payout request above 33% consistency	Soft Breach	Second request before cure: Hard Breach	First request rejected/deferred and warning
Open position at validation or payout request	Not a breach	N/A	Phase not validated and payout request not processed until every position is closed. Trader may resubmit
Fraud / identity abuse / third-party account management / deliberate technical exploitation	May be Hard Breach without warning	N/A	Account(s) may be terminated; invalid unpaid Rewards cancelled

A Soft Breach is not a waiver. A deliberate, coordinated or serious instance may be treated as a Hard Breach under the prohibited-conduct provisions even if the same general topic normally has a first-warning pathway.

SCHEDULE 3 - PAYOUT, FEE-REFUND AND SCALING SUMMARY

Item	Standard rule
First payout eligibility	14 calendar days after Funded Account start, plus at least 8 Payout Trading Days, $\geq 1\%$ eligible profit, consistency, KYC/compliance, and every position closed at the time of the request
Subsequent payouts	Every 14 calendar days; every 7 days if valid Weekly Payout Add-On applies
Processing commitment	48h after compliant request + one Section 23.7 engagement option
Late payout commitment	+EUR200 only after Section 23.7 is activated and delay is solely attributable to Abook Funded
Withdrawal fee charged by Abook Funded	0% - always; third-party charges are separate and may apply
Payment methods	EUR SEPA, international wire, crypto, subject to availability and compliance
Builder/Sprinter fee refund	With 2nd qualifying Reward; potentially earlier if Tier 2 benefit applies
Starter fee refund	With 3rd qualifying Reward; potentially earlier if applicable tier benefit applies
Double Leverage Add-On	Available on all three Programs. Price 20% of the Program fee. Doubles the standard Leverage at each stage. Alters no loss limit, risk-per-trade ceiling or other rule
Tier 2 published criteria	3 months + 10% cumulative eligible profit + 2 payouts; +30% size, 90% split, fee refund; Builder/Sprinter 15% evaluation reward unlock
Tier 3 published criteria	6 months + 25% cumulative eligible profit + 6 payouts; larger allocation, up to 100% split, discretionary A-Book consideration
Tier 4 published criteria	1 year + 50% cumulative eligible profit + 12 payouts; potential allocation up to \$2.5M and separate partner-fund process

CONTACT AND CONTRACT RECORD

Abook Funded is a trading name of Horizon Lane Ltd (Company No. 17392888), 152 Hawthorn Road, Ashington, NE63 9BG, United Kingdom. Contract and support contact: support@abook-funded.uk | +33 1 89 62 63 60.

Keep a copy of the Ruleset Version, order confirmation and Add-Ons issued with your Account. Those documents establish the commercial and trading parameters applicable to that Account.