

NobleFXM

Leverage and Margin Policy

Effective Date: [TO BE CONFIRMED]

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NobleFXM, Ltd
Saint Lucia International Business Company (IBC)
Registration No. 2026-00159
Ground Floor, The Sotheby Building, Rodney Bay, Gros-Islet, Saint Lucia

LEVERAGE AND MARGIN POLICY

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1. INTRODUCTION

This Leverage and Margin Policy ("Policy") sets out the terms governing the use of leverage and margin requirements for trading accounts held with NobleFXM, Ltd ("the Company"), a Saint Lucia International Business Company (IBC) with registration number 2026-00159. This Policy should be read in conjunction with the Company's Agreement to Open an Account and Disclosure of Trading Risks.

Leverage allows clients to open positions with a notional value significantly greater than the funds deposited as margin. While leverage can amplify potential profits, it equally amplifies potential losses. Clients should ensure they fully understand the risks of leveraged trading before using the Company's services.

2. AVAILABLE LEVERAGE BY INSTRUMENT CLASS

The Company offers the following maximum leverage levels by instrument class. Actual available leverage may vary depending on the client's account type, account equity, the specific instrument, and prevailing market conditions.

2.1 Forex (Foreign Exchange)

- Major pairs (e.g., EUR/USD, GBP/USD, USD/JPY): Up to 1:500
- Minor pairs (e.g., EUR/GBP, AUD/CAD): Up to [SPECIFY: e.g., 1:200 or 1:500]
- Exotic pairs (e.g., USD/TRY, EUR/ZAR): Up to [SPECIFY: e.g., 1:100 or 1:200]

2.2 Precious Metals

- Gold (XAUUSD): Up to [SPECIFY: e.g., 1:500]
- Silver (XAGUSD): Up to [SPECIFY: e.g., 1:200]
- Platinum, Copper: Up to [SPECIFY: e.g., 1:100]

2.3 Indices

- Major indices (e.g., US30, NAS100, SPX500): Up to [SPECIFY: e.g., 1:200]
- Minor indices: Up to [SPECIFY: e.g., 1:100]

2.4 Cryptocurrency CFDs

- Bitcoin (BTC/USD), Ethereum (ETH/USD): Up to 1:10
- Other cryptocurrencies: Up to [SPECIFY: e.g., 1:5 or 1:10]

2.5 Stock CFDs

- US and European shares: Up to 1:200

2.6 Commodities / Energies

- Oil (USOIL, UKOIL): Up to [SPECIFY: e.g., 1:200]
- Natural Gas: Up to [SPECIFY: e.g., 1:100]
- Agricultural commodities: Up to [SPECIFY: e.g., 1:50 or 1:100]

Leverage caps for each instrument class and account type reflect the Company's authoritative commercial schedule and are subject to change. Where jurisdictional regulation (e.g., ESMA measures for EU/EEA retail clients) or the Company's risk framework requires lower leverage for a particular client, the lower cap applies. The figures in this Section 2 are the caps referenced by the Disclosure of Trading Risks; both documents must remain aligned before publication.

[COUNSEL TO REVIEW: Confirm that the leverage levels offered are permissible under Saint Lucia law. Assess whether any applicable regulation (e.g., ESMA measures for EU/EEA clients) imposes lower leverage caps for retail clients in specific jurisdictions. The Company may need to apply different leverage limits based on the client's jurisdiction of residence. Ensure every published cap here is mirrored in the Disclosure of Trading Risks so the two documents cannot drift.]

3. LEVERAGE BY ACCOUNT TYPE

LEVERAGE AND MARGIN POLICY

Effective Date: [TO BE CONFIRMED]

Maximum leverage may also vary by account type:

- 100% Deposit Bonus Account: Up to 1:500
- ECN Raw Spread Account: Up to [SPECIFY: e.g., 1:500]
- STP Standard Account: Up to 1:500

Where the instrument-level maximum and the account-level maximum differ, the lower of the two applies.

4. INITIAL MARGIN

4.1 Initial margin is the minimum amount of funds required to open a new position. The initial margin is calculated as:

Initial Margin = Notional Value of the Position / Leverage

4.2 Example: To open a 1 standard lot (100,000 units) position on EUR/USD with leverage of 1:500, the initial margin required is $100,000 / 500 = \$200$.

4.3 Margin requirements are expressed as a percentage of the notional value or as a fixed amount per lot, depending on the instrument. Current margin requirements are displayed on the Company's trading platforms and website.

5. MAINTENANCE MARGIN

5.1 Maintenance margin is the minimum equity required in the client's account to keep open positions active. Maintenance margin is typically expressed as a margin level percentage:

Margin Level = (Equity / Used Margin) x 100%

5.2 Clients are responsible for maintaining sufficient equity in their accounts to meet margin requirements at all times. If the margin level falls below the required threshold, the Company may take protective action as described in Sections 6 and 7.

6. MARGIN CALL

6.1 A margin call occurs when the client's margin level falls to [SPECIFY: e.g., 100%]. At this point, the client will be notified (via the trading platform) that their margin level is approaching the stop-out level.

6.2 A margin call is a warning, not an automatic closure of positions. When a margin call is triggered, the client should consider:

- Depositing additional funds to increase their account equity
- Closing some or all open positions to reduce margin requirements
- Reducing the size of open positions

6.3 It is the client's sole responsibility to monitor their margin level and to take appropriate action. The Company is not obligated to issue margin call notifications beyond what is provided by the trading platform, and the failure to receive or act on a margin call does not relieve the client of their margin obligations.

[COUNSEL TO REVIEW: Confirm the margin call level. Assess whether the Company has a regulatory obligation to issue margin call notifications by specific methods (e.g., email, SMS) in addition to platform notifications.]

7. STOP-OUT (FORCED LIQUIDATION)

7.1 If the client's margin level falls to [SPECIFY: e.g., 50%] (the "Stop-Out Level"), the Company's trading platform will automatically begin closing the client's open positions to prevent further losses.

7.2 Positions are closed in the following order:

- The position with the largest unrealised loss is closed first
- Additional positions are closed sequentially until the margin level rises above the stop-out level

LEVERAGE AND MARGIN POLICY

Effective Date: [TO BE CONFIRMED]

7.3 In extreme market conditions (e.g., sudden price gaps, flash crashes, or periods of extreme volatility), the stop-out mechanism may not be able to close positions at the intended price. Execution may occur at a price significantly worse than expected, potentially resulting in a negative account balance. In such cases, the Company's Negative Balance Protection Policy applies to eligible clients.

7.4 The Company is not liable for losses resulting from the forced liquidation of positions, including losses arising from the order in which positions are closed or from execution at unfavourable prices during extreme market conditions.

8. COMPANY'S RIGHT TO ADJUST LEVERAGE

The Company reserves the right to adjust leverage and margin requirements at any time, with or without prior notice, in the following circumstances:

- Changes in market conditions — during periods of heightened volatility, low liquidity, or ahead of major economic events or announcements (e.g., central bank decisions, elections, referendums), the Company may reduce available leverage and increase margin requirements to manage risk
- Regulatory changes — if any applicable regulation imposes leverage caps or margin requirements, the Company will adjust its settings accordingly
- Account-specific adjustments — the Company may apply customised leverage and margin settings to individual accounts based on the client's risk profile, trading history, account equity, or other factors
- Instrument-specific adjustments — the Company may adjust leverage for specific instruments based on changes in the underlying market's liquidity, volatility, or regulatory treatment
- Weekend and holiday margin — the Company may increase margin requirements or reduce leverage ahead of weekends, public holidays, or other periods when markets will be closed, to account for gap risk

Where leverage adjustments are made with prior notice, the Company will communicate the changes via email, platform notification, or the Company's website. Where adjustments are made without prior notice (e.g., in response to sudden market events), the Company will notify clients as soon as reasonably practicable.

9. MARGIN MONITORING RESPONSIBILITY

It is the client's sole responsibility to:

- Monitor their account equity, margin level, and open positions at all times
- Ensure sufficient funds are available in their account to meet margin requirements
- Understand the impact of leverage on their positions and potential losses
- Be aware of upcoming events that may cause increased volatility or margin requirement changes
- Use risk management tools (e.g., stop-loss orders) as appropriate

The Company does not act as an advisor and is not obligated to provide personalised margin warnings beyond the automated notifications generated by the trading platform.

10. NEGATIVE BALANCE PROTECTION INTERACTION

Where the Company offers Negative Balance Protection (NBP) to eligible clients, the following applies:

- If the stop-out mechanism fails to prevent a negative balance due to extreme market conditions, the client's account will be reset to zero at no cost to the client
- NBP does not cover negative balances arising from non-trading charges (fees, commissions, swap) or from fraudulent/abusive activity
- NBP applies per account, not per client across multiple accounts

For full details, please refer to the Company's Negative Balance Protection Policy.

LEVERAGE AND MARGIN POLICY

Effective Date: [TO BE CONFIRMED]

11. WEEKEND AND HOLIDAY MARGIN REQUIREMENTS

The Company may impose higher margin requirements (lower leverage) for positions held over weekends, public holidays, or other periods when markets are closed. This is to account for the increased risk of price gaps when markets reopen.

Weekend/holiday margin adjustments, if any, will be communicated in advance via email or the Company's website. It is the client's responsibility to ensure sufficient margin is available to support positions held over these periods.

[SPECIFY: State the Company's specific weekend margin policy, if any — e.g., "Margin requirements may increase by up to X% for positions held over weekends."]

12. EXAMPLE SCENARIOS

Scenario 1: Normal Market Conditions

A client has \$5,000 equity and opens a 1 lot (100,000 units) EUR/USD position with 1:500 leverage. Required margin: \$200. Margin level: $(\$5,000 / \$200) \times 100\% = 2,500\%$. The position is well within margin requirements.

Scenario 2: Approaching Margin Call

The same client's equity falls to \$250 due to adverse price movement. Margin level: $(\$250 / \$200) \times 100\% = 125\%$. If the margin call level is 100%, the client is approaching a margin call and should consider depositing additional funds or closing positions.

Scenario 3: Stop-Out

The client's equity falls to \$100. Margin level: $(\$100 / \$200) \times 100\% = 50\%$. If the stop-out level is 50%, the platform will automatically begin closing the client's positions.

13. POLICY CHANGES

The Company reserves the right to amend this Policy at any time. Material changes will be communicated to clients via email or through the Company's website. Clients are encouraged to review this Policy regularly.

14. CONTACT

For questions about leverage, margin, or this Policy, please contact the Company at support@noblefxm.com or compliance@noblefxm.com.