Terms of Service

These terms govern approved client accounts and brokerage/trading services offered by 4xBrokers. Effective date: [INSERT].

LEGAL REVIEW REQUIRED

[ENTITY / LICENCE / PRODUCTS] Insert the contracting entity, address, regulator and licence information, eligible locations, product list, execution role, client-money arrangements, fee schedule, dispute forum and all mandatory local disclosures before publication.

1. Agreement and scope

These Terms of Service govern access to any client account, client portal, trading application, support channel and approved financial service made available by 4xBrokers (the “Services”). “4xBrokers”, “we” and “us” mean [FULL CONTRACTING ENTITY]. “You” means the individual or authorised business representative accepted as a client.

By opening an account, accepting these terms electronically or using a Service after acceptance, you enter into a binding agreement with us. Product specifications, fee schedules, risk disclosures, privacy notices and other terms expressly incorporated into this agreement form part of it. Where mandatory local rules or a signed account agreement conflict with these terms, the approved local/signed document prevails to the required extent.

2. Eligibility and onboarding

You must be at least [MINIMUM AGE], have legal capacity, and be eligible to receive the Services where you live or operate. We may decline, restrict or close an application where required by law, licence conditions, risk controls, sanctions requirements, fraud prevention or operational needs.

You must provide accurate, complete and current onboarding information. We may request identity, beneficial-owner, source-of-funds, tax, suitability or other verification documents. You must promptly notify us of material changes. A failure to provide information may prevent us from opening, maintaining or operating your account.

3. Account security and authorised instructions

You must keep passwords, multi-factor authentication methods, devices and account details secure. Do not share credentials or permit unauthorised access. Tell us promptly at [SECURITY CONTACT] if you suspect misuse. Subject to mandatory law, we may rely on instructions authenticated through your account credentials or other agreed authentication method.

You are responsible for activity conducted by an authorised representative until we receive, verify and implement written revocation or updated authority instructions.

4. Services, information and client decisions

The Services may include tools, pricing, account administration, execution access or other functions described in the final product schedule. Availability is subject to the applicable instrument terms, market conditions, technical capacity, legal restrictions and our risk controls.

Market commentary, educational material, research, pricing, charts, news, calculators and support communications are general information only. They are not personal investment, legal, tax or accounting advice. You make your own decisions and should obtain independent advice where appropriate.

5. Orders, execution and margin

If trading is available, every order is subject to the final Order Execution Policy, product specifications, margin rules, market conditions and applicable law. An on-screen price, receipt or acknowledgement does not necessarily mean an order has been accepted or executed. Orders may be delayed, rejected, partially filled, filled at a different price or cancelled only as permitted by the final agreement, product rules and applicable law.

Leveraged products can magnify losses. You are responsible for monitoring positions and maintaining required margin. Any margin-call, liquidation, negative-balance-protection, guaranteed-stop or loss-limitation feature must be described only in the approved product-specific documentation.

6. Fees, payments and tax

We will publish the applicable spreads, commissions, financing, conversion charges, withdrawal charges and other fees in the approved Fee Schedule. Fees may reduce returns or increase losses. You are responsible for tax obligations arising from your use of the Services.

Deposits and withdrawals are subject to verified payment-method, anti-financial-crime, reconciliation and operational controls. We may delay or refuse a transaction where reasonably necessary to meet legal, security, fraud-prevention or account-verification duties.

7. Platform, communications and records

Online services depend on networks, devices, software, market-data feeds and third-party providers. Interruption, latency, cyber events or incorrect data may affect access, instructions or monitoring. We will use reasonable care consistent with applicable law and our operational obligations, but availability is not guaranteed.

We may communicate through the client portal, email, phone, secure messaging or other agreed electronic channels. Where permitted by law, we may record communications and keep account records for legal, regulatory, audit, security and dispute-resolution purposes.

8. Prohibited conduct, suspension and closure

You must not use the Services for unlawful activity, market abuse, sanctions evasion, fraud, account sharing, unauthorised automated access, credential compromise, system interference or abuse of a promotion. We may act where reasonably necessary to protect clients, markets, the Services or to meet law and regulation.

We may suspend, limit or close an account for material breach, fraud risk, sanctions, legal requirements, security concerns, inactivity or risk management. Where permitted, we will provide notice and an explanation; we may withhold details where doing so would compromise a legal duty, investigation or security control.

9. Liability, complaints and disputes

Nothing in these terms excludes liability that cannot lawfully be excluded. Any liability cap, indemnity, governing law, dispute resolution, ombudsman/ADR route, notice process and language-precedence clause must be reviewed and inserted for each relevant jurisdiction.

To make a complaint, contact [COMPLAINTS CONTACT]. We will handle complaints under the approved Client Complaints Policy and tell you about applicable escalation rights.

Risk Disclosure

Important information about the risks of trading and investing through 4xBrokers. Effective date: [INSERT].

LEGAL REVIEW REQUIRED

[PRODUCT / CLIENT PROTECTION] Finalise this document for every offered product and jurisdiction. Insert mandatory retail loss-rate wording, leverage limits, negative-balance treatment, compensation arrangements and prescribed risk statements before publishing.

1. General warning

Trading and investing can result in rapid and substantial losses. Leveraged products can magnify gains and losses. You may lose some or all funds committed and, depending on the product, client classification, law and contract, may owe more than your initial deposit. Do not trade with money you cannot afford to lose.

This notice describes significant risks but cannot identify every risk or assess whether a product is suitable for you. It is not personal advice. Seek independent advice if you are uncertain.

2. Market, leverage and margin risk

Prices may move sharply, gap or become unavailable because of news, volatility, limited liquidity, trading halts, market closures or other events. Spreads can widen. Stop or limit orders may not protect you from loss or may be filled at a price different from the requested level.

Margin requirements can change. If account equity falls below a required level, positions may be reduced or closed in accordance with the applicable agreement. You are responsible for monitoring positions and maintaining margin.

3. Counterparty, product and liquidity risk

A product referencing an underlying asset may provide contractual exposure only; it may not give you ownership, custody, voting rights or other rights in the underlying asset unless the product terms expressly say so. OTC products may have limited liquidity and a single executable counterparty.

Funding, conversion, rollover, issuer, corporate-action, valuation, settlement and currency movements can affect value. Cryptoasset products also carry volatility, custody, fraud and legal risks. Where 4xBrokers uses counterparties, execution providers or custodians, their failure may affect the Services.

4. Technology, information and conduct risk

Online trading depends on devices, networks, software, market-data feeds, authentication and third-party systems. Outages, latency, cyber incidents, data errors and unauthorised access can affect account access, execution and monitoring.

Research, education, algorithmic tools, copy features, signals, simulations and past performance do not predict future results. Automated systems and third-party providers add model, execution, fraud and control risk.

Conflicts of Interest Policy

How 4xBrokers identifies and manages conflicts that could affect clients. Effective date: [INSERT].

LEGAL REVIEW REQUIRED

[CONFLICT MAP] Confirm the revenue model, execution role, pricing, liquidity/counterparty arrangements, staff incentives, affiliate/referral deals, copy/social features, research, promotions and any market-making. Add jurisdiction-specific inducement and disclosure requirements.

1. Our approach

A conflict can arise when the interests of 4xBrokers, its group, staff, clients or third parties differ from a client's interests. We seek to identify and prevent conflicts where possible, manage and record them where they cannot be avoided, and disclose a material residual conflict where required. Disclosure is not a substitute for effective controls.

2. Potential conflicts

Potential conflicts can include principal or matched-principal dealing; spread, commission, financing or payment income; relationships with execution, liquidity, payment, technology or marketing providers; staff remuneration; allocation of limited opportunities; gifts and hospitality; affiliate referrals; and social, copy or promotional features.

3. Controls and disclosure

Controls may include governance oversight, information barriers, staff declarations, remuneration controls, provider due diligence, pricing and execution monitoring, restricted lists, allocation controls, training, records and escalation. If a material conflict cannot be managed so that client interests are not adversely affected, we will provide the disclosure required before the service is provided.

4. Questions and records

The compliance function maintains a conflicts register and reviews it periodically. Clients can raise questions or report concerns at [COMPLIANCE CONTACT]. We will retain records and make reports as applicable law requires.

Order Execution Policy

How 4xBrokers handles in-scope client orders. Effective date: [INSERT].

LEGAL REVIEW REQUIRED

[EXECUTION MODEL] Confirm whether the firm executes, receives/transmits or arranges orders; principal/agent/matched-principal role; applicable best-execution rules; venues/providers; pricing; consent; monitoring and reporting. This policy must match live platform logic.

1. Scope and objective

For orders within scope, we take the steps required by applicable law and the client agreement to achieve the required execution outcome, considering relevant factors such as price, costs, speed, likelihood of execution and settlement, size, nature, instrument and client characteristics. The importance of each factor can differ by product and client type.

2. How orders are handled

Orders may be executed through one or more venues, counterparties or liquidity providers, or internally where lawful and disclosed. OTC products may not trade on an exchange and may have only one executable counterparty. Pricing, spreads and mark-ups are described in the final product and fee disclosures.

An order may be delayed, rejected, partially filled, filled at a different price, cancelled or adjusted only as permitted by the client agreement, product rules and law. Stop, limit and contingent orders are not guaranteed unless the approved product terms say otherwise.

3. Monitoring and review

We will monitor execution arrangements, assess providers and venues, manage conflicts, maintain records and review this policy at least [FREQUENCY] and after material change. The final document must provide all regulator-required information on providers, venues, execution quality, costs, client consent and material changes.

Fees, Funding & Withdrawal Policy

Information on costs, deposits and withdrawals. Effective date: [INSERT].

LEGAL REVIEW REQUIRED

[FEES / PAYMENTS] Insert every actual fee, spread, commission, financing rate/method, conversion rate/mark-up, minimum/maximum payment limit, processing time, accepted method, third-party charge and payment-provider term. Do not publish until reconciled with live operations.

1. Fees and charges

The Fee Schedule published at [FEE SCHEDULE LINK] states applicable spreads, commissions, financing/overnight charges, conversion charges, withdrawal charges, inactivity charges and other costs. Fees may reduce returns or increase losses. Unless law requires otherwise, the fee shown in the approved current schedule applies at the relevant time.

2. Funding an account

We accept only payment methods shown in the client portal. We may require a payment method to be in the client's name and may request verification before crediting funds. Deposits can be delayed, rejected or returned where required for security, legal, financial-crime, reconciliation, chargeback or operational reasons.

3. Withdrawals

Submit withdrawal requests through [CLIENT PORTAL LINK]. We may return funds to the verified source method or use another verified method only where lawful and operationally appropriate. We will show available balance, applicable fees and expected processing times before confirmation where practicable. Third-party-provider or bank charges may apply.

4. Errors, disputes and changes

Tell us promptly if you believe a payment, fee or withdrawal is incorrect. We will investigate under the approved complaints procedure. We may change fees or payment methods only with notice where law and the final client agreement require it.

Client Money & Custody Disclosure

How client money and assets are handled where 4xBrokers is permitted to receive or safeguard them. Effective date: [INSERT].

LEGAL REVIEW REQUIRED

[CLIENT ASSETS] This document cannot be finalised without the legal entity, permissions, banks/custodians, account structure, safeguarding/segregation model, insolvency treatment, reconciliation process, compensation scheme (if any) and product/custody model. Do not claim segregation or protection unless legally and operationally true.

1. Scope

This disclosure explains the proposed handling of money or assets received by [FULL LEGAL ENTITY] in connection with the Services. It applies only to the extent the entity is legally permitted to receive, hold, safeguard or arrange custody of client assets. Product terms may set out additional arrangements.

2. How funds or assets may be held

Client money or assets may be held by us, a bank, payment institution, e-money institution, custodian, wallet provider, execution provider or another approved third party, subject to applicable law and the final operating model. The final document must identify whether assets are segregated, pooled, nominated, title-transfer, held in trust, or subject to another lawful arrangement.

3. Risks and records

The relevant protections may differ depending on jurisdiction, product, entity, client classification and third party. Insolvency, counterparty failure, payment-system disruption, custody loss, operational error, legal claims or regulatory action may affect timing or recovery. We will maintain records and reconciliations as applicable law requires.

4. Withdrawals and information

Withdrawal arrangements are described in the Fees, Funding & Withdrawal Policy. Ask [CLIENT ASSETS CONTACT] for the current client-assets disclosure, third-party information and any applicable compensation/protection scheme details.

Product & Margin Disclosure

Key information about available products, leverage and margin. Effective date: [INSERT].

LEGAL REVIEW REQUIRED

[PRODUCT SCHEDULE] Insert the exact products, product issuer/contracting entity, asset class, leverage cap, margin formula, stop-out/liquidation level, negative-balance treatment, financing, expiry/rollover, corporate-action approach, tradable hours and mandatory product disclosures for each jurisdiction.

1. Product availability

Only instruments shown in the approved live product schedule are available. Availability may vary by location, client category, platform, market conditions and legal restrictions. A product may be removed or restricted at any time where necessary for law, market conditions, risk management or operational reasons.

2. Margin and leverage

Margin is the collateral required to open or maintain a leveraged position. Leverage can increase both gains and losses. Required margin may change with the instrument, position size, volatility, concentration, market hours and other risk controls. You must monitor account equity and maintain required margin.

3. Close-out, funding and corporate actions

If account equity falls below an applicable threshold, positions may be reduced or closed under the final client agreement. Funding, rollover, expiry, dividend adjustments, splits and other corporate actions may affect positions. We will describe the applicable method in the instrument specifications.

4. Special product risks

FX, CFDs, commodities, indices, equities, options, futures and cryptoassets each have distinct risk characteristics. A separate key information document, product disclosure statement, target-market statement or other mandated disclosure may be required for a particular product, client type or jurisdiction.

Client Complaints Policy

How to raise a concern and how 4xBrokers will handle it. Effective date: [INSERT].

LEGAL REVIEW REQUIRED

[COMPLAINTS] Insert approved channels, acknowledgement/final-response deadlines, regulator or ombudsman/ADR route, record-retention period, supported languages and local escalation rights. The process must comply with every applicable regulator rule.

1. How to make a complaint

You can make a complaint without charge by using [CLIENT PORTAL LINK], emailing [COMPLAINTS EMAIL], writing to [POSTAL ADDRESS] or calling [PHONE]. Please include your name, account reference, date, relevant transaction or event, description, documents and the outcome you seek. A representative may act for you with appropriate authority.

2. Our process

We will acknowledge receipt, investigate fairly and keep you informed. A matter will be assigned to an appropriately independent reviewer where practicable. We will give a written response explaining our decision, any proposed remedy and available escalation options.

If we cannot send a final response by the applicable deadline, we will explain the reason, provide an expected date and tell you about any available escalation right. We will not treat you adversely for making a complaint.

3. Escalation and learning

If you remain dissatisfied, you may be able to refer the matter to [OMBUDSMAN / ADR / REGULATOR] within [TIME LIMIT], subject to its rules. This does not limit rights that cannot lawfully be excluded. We maintain complaint records, identify recurring issues and use the findings to improve our controls.