



---

Trading  
Conditions

---

Maxrich Group

---

## Types of Trading Accounts

No matter what your goals are, Maxrich Group has an account that will suit your investment style and needs.

BASIC	SHARIA	PREMIUM
<b>\$10</b>	<b>\$3,000</b>	<b>\$300</b>
Min Lot 0.01	Min Lot 0.1	Min Lot 0.1
Max Lot 1	Max Lot 20	Max Lot 10
Spread Start From 2.5	Spread Start From 0.8	Spread Start From 0.8
Swap	No Swap	Swap
Free Commission	Commission \$2	Commission \$1
Leverage 1:500	Leverage 1:200	Leverage 1:200
PO TP SL 1 Point	PO TP SL 1 Point	PO TP SL 1 Point
29 Trading Products	29 Trading Products	29 Trading Products
<b>SuffixSymbol _MRG</b>	<b>Symbol Suffix .SY</b>	<b>No Suffix Symbol</b>

## Products Overview

The type of trading instruments we are offering (buy or sell from micro account size).

A mini trading account involves using a trading lot that is one-tenth the size of the standard lot of 100,000 units.

Example :

in a micro lot, one pip of a currency pair based in U.S. dollars is equal to \$0.1, compared to \$1 for mini lot trade or \$10 for a standard-lot trade.

**\*Please be aware that due to local legislation we cannot accept retail clients from United States.**



Our trading instruments are available as follows:

### Forex

Forex Trading involves buying and/ or selling one foreign currency against another. It is a market with a daily turnover of over 4 Trillion dollars and is available for you to take advantage of 24 hours a day.

### CFD's Stock Indices

Contracts for Difference (CFDs) are specialized and popular Over The Counter (OTC) financial products that allow you to easily take broad market positions in a variety of different financial markets. Maxrich Group offers several stock indices allowing traders to trade their opinion of the US.

### Commodities

Maxrich Group offers spot contracts in commodities Gold (LLG) and Crude Oil (WTI) through MetaTrader 4 platform.

## Margin Deposit

In order to open live account with Maxrich Group, you need to deposit amount of money. Minimum deposit is \$10 for basic account, \$300 for Premium Account and \$3,000 for Sharia / Islamic Account (forex no swap).

## Business Model

Maxrich Group does not intervene in the execution of your trades. Using **straight through processing**, your trades are directed and executed at market prices and prevailing conditions provided by our tier 1 liquidity providers.

## Bid / Ask Spreads

The bid and ask price of a trading instruments on your trading platform is the price from our liquidity providers.

Under abnormal market conditions such as just before and just after releases of key economic figures, during periods of volatile market conditions or at illiquid times, e.g. market opening, early Asian time zone, late New York time zone, during value date change, spreads may be wider.

## Order Executions

All market standard order types are available, i.e. Market, Limit and Stops.

Trailing Stops, where the Stop level moves in line with the market price, are supported for all Stop order types.

All Stop and Limit orders can be placed as either:

- Day Order – automatically expires at the end of the giving business day.
- Good till Cancelled (GTC) – order stays open until cancelled or when filled.



### Market Order Execution

The primary method used to execute a trade on a Maxrich Group platform is to trade by "Market Execution".

Your orders are always filled at the current available price within our Liquidity for the given amount, but please be aware it can result in a slippage.

Under abnormal market conditions such as just before and just after releases of key economic figures, during periods of volatile market conditions, or at illiquid times, your trades might be not executed at all (off-quote) due volume unavailability within our Liquidity.

### Automatic Order Fill

The vast majority of orders placed with Maxrich Group are filled automatically within liquidity prices without any manual intervention from the dealing desk.

## Limit / Stop Orders

Limit Orders for Forex and Gold is 1 pips (the last digit in bid/ask price number).  
For Index and Crude Oil as follows :

Dow Jones : 30  
Nasdaq : 300  
S&P : 300  
Crude Oil : 20

All pending orders (Limit Buy, Limit Sell, Sell Stop, Buy Stop, Stop Loss and Take Profit) will be executed by market price. The confirmation of all pending orders will be as follows.

- The same as the client's requested price,
- Above the client's requested price, or
- Below the client's requested price.

### Important Notice :

In special circumstances such as high volatility market before or after news releases, when a transaction takes place based on a WRONG QUOTATION e.g incorrect price, Maxrich Group has the right to make a Correction / Revoke the transaction depending on the market price at that point.

## Spread and how it affects your Take Profit and Stop Loss

Let's take an example,

*EUR/USD - sell @ 1.2700*

*Take profit : 1.2600*

*Stop loss : 1.2750*

If you see on the chart EURUSD reached 1.2600 (take profit for the short position) but the trade did not close, remember it is due to the market spread. The price on the charts is the bid and not the ask. In order for the take profit at 1.2600 to be triggered, Euro-Dollar must reach 1.2600 + the spread. For the stop loss to be triggered, the price must reach 1.2750 + the spread.

If the spread is 2 pips, the take profit for the short trade would be 1.2602 and stop loss would spring into action when the price reaches 1.2752. Now, what will happen when the spread widens by +10 pip? The price would need to reach 1.2612 for the take profit to kick in and to be stopped out, the price must reach 1.2760, which are ten pips above the set stop loss.

If traders still not sure why their Take Profit or Stop Loss levels are taken or not taken prior to their setting, do not hesitate to contact us via email to [complain.id@forexmrq.com](mailto:complain.id@forexmrq.com).

We would gladly to reply you with journal report and history of price tick from our server.

## Interest / Swap

An interest / swap rate is defined as an overnight or rollover interest (that is earned or paid) for holding positions overnight in foreign exchange trading. Each trading instrument has its own swap charge and measured by volume used .

The interest / swap rates are subject to change depending on the fluctuation of the key interest rates of the countries.

Interest rates / swap is calculated daily at New York market close, and triple the amount on Wednesdays to make up for Saturday and Sunday when there is no trading



## Leverage

A major benefit to the FX market is that it offers some of the highest leverage (lowest margin) of any financial product.

This means that you have the ability to trade in global FX markets which normally you cannot do in the other financial such as stocks and bonds.

Maxrich Group offers 2 kinds of leverage.

Leverage 1 : 200 is available for **Premium** and **Sharia** Account, while leverage 1 : 500 is available only for **Basic** account.

## Trade Sizes

The minimum trading size per transaction is 0.01 lot for all trading instruments that we are offering, the maximum trading sizes is 20 lot per click.

Please read account specifications or ask our representative for more details.

## Net Positions / LIFO

When netting open positions, Maxrich Group uses LIFO rules, which means the last position you open is the first position to be closed.

This particularly affect in condition when your equity is not sufficient enough to holding overnight position.

## Hedging

In such cases Hedging / Locking where there are two opposite trading positions on the same currency pair, the margin requirement for each position is calculated to be 50% of normal margin requirement

Example :


Buy 0,1 lot EUR/JPY

Sell 0,1 lot EUR/JPY

Normally, the margin requirement for both position is \$100, but in this hedging case both positions margin requirement were \$50.

## Margin Call

Maxrich Group Metatrader 4 will trigger a margin call when your account Margin Level reaches 100%. The margin level can be found on the Trade tab in the Maxrich Group Metatrader 4 terminal.

 **Balance: 716.47 USD Equity: 820.17 Margin: 75.00 Free margin: 745.17 Margin level: 1093.56%**

## Stop Out (Auto-Cut) Level

Whenever your margin level reaches 30%, the Maxrich Group Metatrader 4 will automatically close all of your trades to avoid larger loss.

## Roll-over Contract / Roll-over fee

Since futures contracts expire, an open order that are based on the expiring contract need to be replaced / rolled to the next nearby futures contract.

Except for "Sharia" account, clients in "Basic and Premium" must liquidate any open order that are based on the expiring contract. There's no automatically roll-over.

Maxrich Group has right to do automatic liquidation all opening position(s) if clients have not liquidated it when Contract Month expired.

### Additional notice :

For "Sharia" account, there is a roll-over fee for each existing open order (floating position) at the end of the month. The roll-over fee calculation for each existing open order is :

---

*Roll-over fee = (commission x lot) + (spread x lot x value per point)*

*\*Commission fee : \$20 for each Lot*

---

### *Example :*

- *Sell EURUSD @1.14556 ( 0.2 lot )*
- *Sell GBPUSD @1.52662 ( 1 lot )*
- *Buy XAUUSD @1.288.98 (1 lot)*

Roll-over fee cost for EURUSD :  
 $(\$20 \times 0.2) + (0.8 \times 0.2 \times \$10) = \$5.6$

Roll-over fee cost for GBPUSD :  
 $(\$20 \times 1) + (0.8 \times 1 \times \$10) = \$28$

Roll-over fee cost for XAUUSD  
 $(\$20 \times 1) + (3 \times 1 \times \$10) = \$50$

**Total roll-over fee = \$83.6**

## Trading Instruments

### FOREX

Contract specification for type of account : Premium & Sharia  
 Leverage : 1 : 200

Product	Spread	Contract Size	Margin Requirement
			Premium & Sharia (per 0.1 lot)
AUDJPY	Start from 1.5	\$100,000	\$50
AUDCAD	Start from 1.5	\$100,000	\$50
AUDCHF	Start from 1.5	\$100,000	\$50
AUDNZD	Start from 2.0	\$100,000	\$50
AUDUSD	Start from 0.8	\$100,000	\$50
CADJPY	Start from 1.5	\$100,000	\$50
CHFJPY	Start from 1.5	\$100,000	\$50
EURAUD	Start from 1.5	\$100,000	\$50
EURCAD	Start from 2.0	\$100,000	\$50
EURCHF	Start from 1.5	\$100,000	\$50
EURGBP	Start from 1.0	\$100,000	\$100
EURJPY	Start from 1.5	\$100,000	\$50
EURNZD	Start from 2.5	\$100,000	\$50
EURUSD	Start from 0.8	\$100,000	\$50
GBPAUD	Start from 2.5	\$100,000	\$100
GBPCAD	Start from 2.5	\$100,000	\$100
GBPJPY	Start from 2.0	\$100,000	\$100
GBPNZD	Start from 4.5	\$100,000	\$100



GBPUSD	Start from 0.8	\$100,000	\$100
NZDJPY	Start from 2.0	\$100,000	\$50
NZDUSD	Start from 0.8	\$100,000	\$50
USDCAD	Start from 0.8	\$100,000	\$50
USDCHF	Start from 0.8	\$100,000	\$50
USDJPY	Start from 0.8	\$100,000	\$50

Contract specification for type of account : Basic

Leverage : 1 : 500

Product	Spread	Contract Size	Margin Requirement
			Basic (Micro) (per 0.01 lot)
AUDJPY	Start from 3	\$100,000	\$2
AUDCAD	Start from 3	\$100,000	\$2
AUDCHF	Start from 3.5	\$100,000	\$2
AUDNZD	Start from 3	\$100,000	\$2
AUDUSD	Start from 2	\$100,000	\$2
CADJPY	Start from 3.5	\$100,000	\$2
CHFJPY	Start from 3.5	\$100,000	\$2
EURAUD	Start from 3	\$100,000	\$2
EURCAD	Start from 3	\$100,000	\$2
EURCHF	Start from 3.5	\$100,000	\$2
EURGBP	Start from 3	\$100,000	\$4
EURJPY	Start from 3.5	\$100,000	\$2
EURNZD	Start from 3.5	\$100,000	\$2
EURUSD	Start from 1.8	\$100,000	\$2
GBPAUD	Start from 3.5	\$100,000	\$4
GBPCAD	Start from 3.5	\$100,000	\$4
GBPJPY	Start from 3.5	\$100,000	\$4
GBPNZD	Start from 3.5	\$100,000	\$4
GBPUSD	Start from 2	\$100,000	\$4
NZDJPY	Start from 3.5	\$100,000	\$2
NZDUSD	Start from 2	\$100,000	\$2
USDCAD	Start from 1.8	\$100,000	\$2
USDCHF	Start from 2	\$100,000	\$2
USDJPY	Start from 1.8	\$100,000	\$2

## Commodities

\*this specifications are based on leverage 1 : 200 for Premium & Sharia account, and 1 : 500 for Basic account

Commodities	Symbol	Contract Size	Spread	Margin Requirement	
				Premium & Sharia (per 0.1 lot)	Basic (Micro) (per 0.01 lot)
Gold (LLG)	XAU/USD	100 troy ounce	Start from 3	USD 50	USD 2
Crude Oil	CL.FEB	100 barrels	5	USD 100	USD 10

## Stock Indices

\*this specifications are based on leverage 1 : 200 for Premium & Sharia account, and 1 : 500 for Basic account

Stock Indices	Symbol	Min. Tick Value	Spread	Margin Requirement	
				Premium & Sharia (per 0.1 lot)	Basic (per 0.01 lot)
Nasdaq / US	NQ100.MAR	0.25	2.00	USD 100	USD 10
S&P 500 / US	SP500.MAR	0.25	1.00	USD 100	USD 10
Dow Jones / US	DJ30.MAR	1	10	USD 100	USD 10

### Additional conditions for Sharia Account

*Roll-over fee = (commission x lot) + (spread x lot x value per point)*

## Trading Hours

Forex	
Trading Day	Metatrader time, GMT +2 (Next day)
Monday	00.15 - 24.00 – *with maintenance break from 22.45 to 23.15 (Summer)
Tuesday - Thursday	00.00 – 24.00 - *with maintenance break from 22.45 to 23.15 (Summer)
Friday	00.00 – 22.00 (Summer)
Monday	00.15 – 24.00 – *with maintenance break from 23.45 to 00.15 (Winter)
Tuesday – Thursday	00.00 – 24.00 - *with maintenance break from 23.45 to 00.15 (Winter)
Friday	00.15 – 22.00 (Winter)

LLG (Gold)	
Trading Day	Time (Metatrader time, GMT +2)
Monday	01.30 - 22.45 - *with maintenance break from 22.45 to 01.15
Tuesday - Thursday	01.15 - 22.45 - *with maintenance break from 22.45 to 01.15
Friday	01.15 - 22.00

US Stock Indices / Time (Metatrader time, GMT +2)		
Trading Day	Day	Time (Metatrader time, GMT +2)
Dow Jones	Monday - Friday	at 00:05 - 22.05 - *with maintenance break from 22.05 to 00.05
Nasdaq	Monday - Thursday	at 00.05 - 23.55 - *with maintenance break from 23.55 to 00.05
S&P 500	Friday	at 00.05 - 23.00 - *with maintenance break from 23.00 to 00.05

Crude Oil (WTI) / Time (Metatrader time, GMT +2)		
Crude Oil (CL)	Day	Time (Metatrader time, GMT +2)
	Monday - Friday	at 00.05 - 22.55 - *with maintenance break from 22.55 to 00.05
	Monday to Thursday	at 00.05 - 23.55 - *with maintenance break from 23.55 to 00.05
	Friday	at 00.05 - 23.00 - *with maintenance break from 23.00 to 00.05

## Special market conditions and force majeure

Maxrich Group's is entitled, in its reasonable professional opinion, to determine that an emergency or exceptional market condition exists. Such conditions include the suspension or closure of any market, the abandonment or failure of any event to which Maxrich Group's relates its quotes or the occurrence of an excessive movement in the level of any trade and/or underlying market or Maxrich Group's reasonable anticipation of the occurrence of such a movement.

However, Maxrich Group's shall use its best endeavors to remedy errors and defects which are reproducible in the standard services of Maxrich Group.

### 1. Prices are stopped / Servers down

In exceptional market condition or force majeure exists e.g prices are stopped / freezing or servers down, Maxrich Group will only accept liquidation of orders.



Client must send us request of liquidation to [complain.id@forexmrg.com](mailto:complain.id@forexmrg.com) using format as below :

- Name :
- Email :
- Account number :

The liquidation price will be taken from current price source of our liquidity provider (SAXO Bank & FORTREES).

**Additional notice :**

- When prices are freezing no more than 8 minutes, the last prices before freezing are used as the price of liquidation.
- When price are freezing more than 8 minutes, the price of liquidation will be taken from our backup liquidity provider (Saxo Bank or FORTREES).

Any running positions which have not received request of liquidation will still running prior the current market prices.

When prices are stopped / servers down, all kind of pending orders and new orders will be considered as canceled orders. However, any floating positions which have TP / SL would still running and executed prior to the TP / SL.

**2. Wrong Quotes / Incorrect price quote**

When a transaction takes place based on a WRONG QUOTATION e.g incorrect price, Maxrich Group has the right to make a Correction / Revoke the transaction depending on the market price at that point.

**3. Arbitrage trading**

MRG does not allow arbitrage trading. Arbitrage trading considered as an exploit, violation of trading law and will be unfair to the other clients. Therefore, arbitrage trading is strictly prohibited. MRG has the rights to revoke the arbitrage transactions and/or extent to ban clients who have done arbitrage trading.

The Parties fully understands that the trade orders and trade details are generated by the program and not by Maxrich Group. Maxrich Group shall not be responsible for any error or malfunction of the program including mechanical or communication line failure, system errors, price error, freezing price, data failure or any causes beyond its control. Client acknowledges that any orders which has been executed during these conditions will be considered as void.

Maxrich Group's shall not in any circumstance be liable for any indirect or consequential loss, including any loss of profits, loss of goodwill or loss of profit opportunity.

The Parties agree that the limitations on liability contained in this clause have been subject to commercial negotiation and are fair and reasonable having regard to the circumstances which are, or ought reasonably to be, known or in the Parties' contemplation of this trading conditions

Please do not hesitate to contact us if traders have any questions or complains. We will gladly to reply with Journal Report and Price Tick history from our server.

Contact us at [complaint.id@forexmrg.com](mailto:complaint.id@forexmrg.com)

This Agreement constitutes the entire agreement between the Parties and supersedes any prior agreement, understanding or arrangement between the Parties relating to the subject matter of this Agreement.