

rewalt:

DORMANT ACCOUNT
POLICY

MAIV LIMITED

1. Purpose

This Policy establishes the framework for identifying, managing, charging and administering dormant trading accounts maintained with MAIV Limited. The Policy ensures transparent treatment of inactive accounts and recovery of reasonable administrative costs associated with maintaining such accounts.

2. Scope

This Policy applies to all retail, professional and corporate client trading accounts maintained with MAIV Limited.

3. Regulatory Basis

This Policy forms part of MAIV Limited's operational and client account management framework and should be read together with the Client Services Agreement, Terms and Conditions, AML/CFT procedures and other internal policies.

4. Definitions

Inactive Account: An account where no trade, deposit or withdrawal has occurred for ninety

(90) consecutive calendar days.

Dormant Account: An account designated as dormant after ninety (90) consecutive calendar days of inactivity.

Activity: Execution of a trade, a successful deposit, or a successful withdrawal request. Platform logins, password resets, profile updates, or communication with the Company do not constitute activity.

5. Roles and Responsibilities

Compliance Department: Oversight of policy implementation.

Operations Department: Monitoring inactive accounts and processing notifications. **Finance Department:** Applying dormancy fees and maintaining accounting records. **Client Support:** Responding to client enquiries regarding dormant accounts.

6. Monitoring of Inactive Accounts

MAIV Limited shall maintain systems and controls to monitor account activity on an ongoing basis and identify accounts approaching dormant status.

7. Pre-Dormancy Notification

When an account reaches eighty (80) consecutive calendar days of inactivity, MAIV Limited shall send a notification to the client's registered email address informing the client that:

- The account has been inactive for 80 days;
- The account will become dormant after a further 10 days of inactivity;
- Dormancy fees may apply;
- The client may prevent dormant status by making a deposit, withdrawal, or executing a trade.

Failure to receive or acknowledge the notification shall not prevent the application of this Policy.

8. Dormant Account Classification

An account shall automatically be classified as dormant upon reaching ninety (90) consecutive calendar days of inactivity.

9. Dormancy Fee

Upon classification as dormant, a monthly dormancy fee of USD 20 shall be charged. Where the available balance is below USD 20, only the remaining available balance shall be deducted.

Dormancy fees shall never create a negative balance.

The fee is intended to cover administration, monitoring, record keeping, technology, compliance and maintenance costs.

10. Fee Application Methodology

The fee shall be charged monthly while the account remains dormant and has a positive balance. Charging shall cease immediately following reactivation of the account.

11. Account Reactivation

A dormant account may be reactivated by:

- Executing a trade;
- Making a deposit; or
- Submitting a withdrawal request.

Dormancy fees already charged shall not be refunded.

12. Exceptions and Waivers

MAIV Limited reserves the right, at its sole discretion, to waive or suspend dormancy fees in exceptional circumstances, including operational errors, regulatory requirements, legal restrictions or other justified reasons.

13. Account Closure

Where a dormant account balance reaches zero, MAIV Limited may close the account in accordance with its internal procedures and applicable legal and regulatory obligations.

14. Record Keeping

Records relating to dormant account classification, notifications, fees and reactivation shall be retained in accordance with applicable legal and regulatory record-retention requirements.

15. Client Communication

The Company may communicate information relating to dormant accounts through email, client portal notifications, trading platform notifications, website notices or other available communication channels.

16. Policy Review and Amendments

This Policy shall be reviewed periodically and may be amended by MAIV Limited at any time. The latest version shall supersede all previous versions.

17. Related Documents

- Client Services Agreement

Executive Summary

Accounts with no trades, deposits or withdrawals for 90 consecutive days become dormant. An email notification is sent after 80 days of inactivity. Dormant accounts are charged USD 20 per month or the remaining available balance where less than USD 20. Fees stop once the account is reactivated.