

# Client Agreement

**Drovix (MU) Ltd**

Authorized and regulated by the Financial Services Commission (FSC) of Mauritius  
Investment Dealer (Full Service Dealer) excluding Underwriting, License No. GB21026813  
Registered Address: C/o SALVUS (Mauritius) Ltd, Silver Bank Tower, Ground Floor, 18 Bank Street, Cybercity,  
Ebene 72201, Mauritius  
Website: www.drovix.com

**Effective Date:** March 2026 | **Model:** A-Book STP Execution

## 1. Background

Drovix (MU) Ltd (hereinafter referred to as "the Company") is a company incorporated and registered in the Republic of Mauritius, authorized and regulated by the Financial Services Commission (FSC) of Mauritius under Investment Dealer (Full Service Dealer) excluding Underwriting, License No. GB21026813. The Company is registered at C/o SALVUS (Mauritius) Ltd, Silver Bank Tower, Ground Floor, 18 Bank Street, Cybercity, Ebene 72201, Mauritius and operates the website www.drovix.com.

This Client Agreement (hereinafter referred to as "the Agreement") sets out the terms and conditions upon which the Company will provide its services to the Client. By opening an account with the Company, the Client agrees to be bound by the terms of this Agreement, together with the Company's Risk Disclosure Policy, AML/KYC Policy, Privacy Policy, Order Execution Policy, and any other policies published on the Company's website.

This Agreement is governed by the laws of the Republic of Mauritius. The Company operates an A-Book Straight Through Processing (STP) execution model, whereby client orders are transmitted directly to liquidity providers without dealing desk intervention.

## 2. Interpretations and Definitions

In this Agreement, unless the context otherwise requires, the following terms shall have the meanings set out below:

**"Account"** means the personal trading account opened by the Client with the Company for the purpose of trading Financial Instruments.

**"Applicable Regulations"** means the rules, regulations, guidelines, and directives of the FSC, and all applicable laws of Mauritius.

**"Ask Price"** means the price at which the Client may buy a Financial Instrument.

"**Balance**" means the total financial result of all completed transactions and deposit/withdrawal operations on the Client's Account.

"**Base Currency**" means the first currency quoted in a currency pair.

"**Bid Price**" means the price at which the Client may sell a Financial Instrument.

"**Business Day**" means any day other than a Saturday, Sunday, or public holiday in Mauritius.

"**CFD (Contract for Difference)**" means a derivative financial instrument the value of which is derived from the value of an underlying asset.

"**Client**" means any natural or legal person who has entered into this Agreement with the Company.

"**Company**" means Drovix (MU) Ltd, a company registered in Mauritius.

"**Equity**" means the Balance plus or minus any floating profit or loss from open positions.

"**Financial Instrument**" means CFDs on currency pairs, commodities, indices, stocks, cryptocurrencies, and other instruments offered by the Company.

"**Free Margin**" means the Equity minus the Used Margin, representing funds available for opening new positions.

"**Leverage**" means the ratio of the notional value of a position to the Margin required to open that position.

"**Lot**" means a standardized unit of measurement for the quantity of a Financial Instrument.

"**Margin**" means the amount of funds required in the Client's Account to open and maintain a position.

"**Margin Call**" means a notification to the Client that their Equity has fallen below the Margin Call Level.

"**Margin Call Level**" means 50% of the required Margin, at which point the Client receives a warning.

"**Order**" means an instruction from the Client to the Company to open or close a position.

"**Spread**" means the difference between the Ask Price and the Bid Price.

"**Stop Out Level**" means 30% of the required Margin, at which point positions may be automatically closed.

"**Swap**" means the overnight financing charge or credit applied to positions held open past the daily rollover time.

"**Trading Platform**" means the electronic trading software provided by the Company through which the Client may place Orders.

### 3. Scope of Services

---

The Company provides execution-only services for the trading of Contracts for Difference (CFDs) on various Financial Instruments, including but not limited to foreign exchange (forex) currency pairs, commodities, indices, equities, and cryptocurrencies. The Company operates on an A-Book STP basis, transmitting client orders directly to its liquidity providers for execution.

The Company does not provide investment advice, portfolio management, or any form of personal recommendation. Any market analysis, commentary, or educational material provided by the Company is for informational purposes only and does not constitute investment advice.

## 4. Client Acknowledgements

By entering into this Agreement, the Client acknowledges and agrees that:

- The Company acts as an agent, transmitting client orders to liquidity providers under its A-Book STP model;
- Trading in CFDs carries a high degree of risk and may result in the loss of the Client's entire invested capital;
- The Client has read and understood the Risk Disclosure Policy provided by the Company;
- The Client is solely responsible for all trading decisions made on their Account;
- The Client's funds are not guaranteed by any government deposit insurance scheme;
- Past performance of any Financial Instrument is not indicative of future results;
- The Client is legally eligible to enter into this Agreement and to trade Financial Instruments in their jurisdiction of residence.

## 5. Account Opening and Commencement

This Agreement shall become effective upon the Company's acceptance of the Client's account application and notification to the Client that their Account has been opened. The Company reserves the right, at its sole discretion, to accept or reject any account application without providing reasons.

The Company offers the following account types:

Feature	ECN Account	Standard Account
Spreads	From 0.0 pips (raw)	From 0.8 pips (all-in)
Commission	USD 3.50 per lot	None
Execution	STP/ECN	STP/ECN
Maximum Leverage	1:500	1:500
Minimum Deposit	USD 200	USD 200
Minimum Lot Size	0.01	0.01

## 6. Margin Requirements

The Client is required to maintain sufficient Margin in their Account at all times to support their open positions. The maximum leverage available is 1:500, subject to the Company's right to adjust leverage at any time based on market conditions, regulatory requirements, or the Client's risk profile.

The Margin Call Level is set at 50% of the required Margin. When the Client's Equity falls to or below this level, the Client will receive a notification to deposit additional funds. The Stop Out Level is set at 30% of the required Margin, at which point the Company may, at its discretion, begin closing the Client's open positions,

starting with the position with the largest unrealized loss.

The Company provides Negative Balance Protection, meaning the Client's Account balance will not fall below zero. In the event that rapid market movements cause the Client's Account to enter a negative balance, the Company shall restore the Account balance to zero at no cost to the Client.

## 7. Deposits and Withdrawals

The following terms apply to deposits and withdrawals:

- The minimum deposit amount is USD 200;
- The minimum withdrawal amount is USD 50;
- Deposits and withdrawals may be made via Bank Transfer or E-Wallet;
- No deposit or withdrawal fees are charged by the Company; however, third-party fees from banks or payment processors may apply;
- Deposits are credited instantly upon receipt;
- Withdrawals are processed within 24 hours, subject to completion of all verification requirements;
- Third-party payments are strictly prohibited. Funds must be deposited from and withdrawn to accounts bearing the same name as the trading Account holder;
- The Company reserves the right to reject or delay any deposit or withdrawal that it suspects may be linked to money laundering, fraud, or other illegal activity.

## 8. Communications and Notifications

The Company shall communicate with the Client primarily via email, through the Trading Platform, and/or via the Company's website. The Client is responsible for ensuring that their contact information is accurate and up to date at all times. Any notice or communication sent by the Company via email shall be deemed received by the Client within 24 hours of dispatch.

The Client acknowledges that electronic communications may be subject to delays, failures, or interception by third parties, and the Company shall not be liable for any loss arising from such occurrences.

## 9. Commissions, Charges, and Other Costs

The Company may charge the following fees in connection with the Client's trading activity:

- **Spreads:** Variable spreads as displayed on the Trading Platform;
- **Commission:** Applicable to ECN Accounts at the rate of USD 3.50 per standard lot traded;
- **Swap/Rollover Charges:** Overnight financing charges or credits applied to positions held open past the daily rollover time. Swap rates are subject to change;
- **Inactivity Fee:** The Company reserves the right to charge a monthly inactivity fee on Accounts that have not recorded any trading activity for a period of twelve (12) consecutive months.

Full details of all applicable fees and charges are available on the Company's website and within the Trading Platform.

## 10. Leverage

---

The Company offers leverage of up to 1:500 on select Financial Instruments. The maximum leverage available may vary depending on the instrument type, market conditions, and regulatory requirements. The Company reserves the right to modify the leverage available to the Client at any time, with or without prior notice, including during periods of heightened market volatility or ahead of significant economic events.

## 11. Client Money and Safeguarding

---

Client funds are held in segregated accounts separate from the Company's own funds, in accordance with the requirements of the FSC. The Company maintains its segregated client fund accounts with reputable banking institutions. The Company shall not use Client funds for its own business purposes, including hedging against its own exposure.

While the Company takes all reasonable steps to safeguard Client funds, the Client acknowledges that deposits held with the Company are not protected by any government deposit guarantee or insurance scheme.

## 12. Client Representations and Warranties

---

The Client represents and warrants that:

- They are of legal age (18 years or older) and have full legal capacity to enter into this Agreement;
- All information provided to the Company is true, accurate, and complete;
- The funds deposited into the Account are not derived from any illegal or unlawful activity;
- The Client is not a citizen or resident of a jurisdiction where trading in CFDs is prohibited;
- The Client acts on their own behalf and not as an agent or representative of any third party (unless disclosed and approved by the Company);
- The Client has read, understood, and agrees to all terms and policies of the Company.

## 13. Force Majeure

---

The Company shall not be liable for any failure or delay in the performance of its obligations under this Agreement where such failure or delay results from events beyond the Company's reasonable control, including but not limited to: natural disasters, acts of war or terrorism, civil unrest, government actions or sanctions, failure of telecommunications or power supply, exchange or market rulings, suspension of trading, extreme market conditions, or any other event that the Company determines constitutes a force majeure event.

## 14. Termination

---

Either party may terminate this Agreement by providing written notice to the other party. The Client may close their Account at any time by submitting a written request to the Company, provided that all open positions are closed and all outstanding obligations are settled.

The Company may terminate this Agreement immediately without prior notice if the Client breaches any term of this Agreement; the Company suspects the Client is engaged in money laundering, fraud, or other illegal activity; the Company is required to do so by law or regulatory directive; or maintaining the Account would expose the Company to legal, regulatory, or reputational risk.

Upon termination, the Company shall return any remaining funds in the Client's Account (less any outstanding fees or obligations) to the Client using the original deposit method where possible.

## 15. Complaints and Dispute Resolution

---

Clients may submit complaints to the Company in accordance with the Company's Complaints Handling Procedure, available on the Company's website. The Company shall acknowledge receipt of all complaints within two (2) Business Days and shall endeavor to resolve complaints within five (5) Business Days.

If a complaint cannot be resolved to the Client's satisfaction, the Client may refer the matter to the Financial Services Commission (FSC) of Mauritius for further review. This Agreement is governed by the laws of the Republic of Mauritius, and any disputes arising under this Agreement shall be subject to the exclusive jurisdiction of the courts of Mauritius.

## 16. Amendments

---

The Company reserves the right to amend the terms of this Agreement at any time. The Company shall provide the Client with at least five (5) Business Days' prior written notice of any material amendments. The Client's continued use of the Company's services following such notice shall constitute acceptance of the amended terms. If the Client does not agree to the amendments, they may terminate this Agreement in accordance with Section 14.

## 17. Governing Law

---

This Agreement shall be governed by and construed in accordance with the laws of the Republic of Mauritius. Any disputes arising out of or in connection with this Agreement shall be subject to the exclusive jurisdiction of the courts of Mauritius.