PIPWALLET

Client Onboarding Guide — From Zero to Your First Withdrawal

Welcome to PipWallet. This guide walks you through the entire process of joining PipWallet, step by step — even if you have never traded before and have never opened a broker account in your life. By the end of this guide, you will understand exactly how to open your own live trading account, how PipWallet's system trades on your behalf, how you get paid, and how you withdraw your own money whenever you choose.

> *Note: At every stage of this process, your money stays in your own account, with your own broker, under your own name. PipWallet never asks you to send money to us directly, and PipWallet never has the ability to withdraw funds from your account.*

Overview: How PipWallet Works

- You open your own live trading account with Pepperstone (PipWallet's preferred and recommended broker).
- You fund that account yourself, with a minimum of USD 200.
- You share your MT5 login details with PipWallet so we can add your account to our trading system — this does not give PipWallet access to withdraw your money.
- PipWallet's automated trading system trades Gold (XAUUSD) on your account, running around the clock on PipWallet's own secure servers.
- Every week, you and PipWallet review the profit made on your account. You keep the larger share, and pay PipWallet a percentage of the profit only — never a fee on money you have not made.
- You can withdraw your money from your Pepperstone account at any time, directly through Pepperstone. PipWallet is never involved in your withdrawal.

Part A — Create Your Live Trading Account with Pepperstone

Pepperstone is an internationally regulated broker (regulated by ASIC, FCA, CySEC, DFSA, and Kenya's own Capital Markets Authority, among others) and is PipWallet's recommended broker for this service. Opening an account is free and typically takes 10–15 minutes to complete online.

Step 1: Visit the Pepperstone website

1. Go to pepperstone.com and click "Join now" on the homepage.
2. Choose how you want to sign up — with your email address, or using an existing Apple, Google, or Facebook account.

Step 2: Create your profile

3. Enter your country of residence, full name, date of birth, mobile number, email address, and a password.

4. Make sure every detail matches your official ID exactly — this matters later during identity verification.
5. Check your email inbox for a message from Pepperstone and click the confirmation link to verify your email address.

Step 3: Choose "Set up a live account"

6. After your profile is created, you'll be asked whether you want a demo account or a live account. Select the live account option, since you'll be trading with PipWallet's system on real funds.
7. When asked to choose a trading platform, select MetaTrader 5 (MT5) — this is the platform PipWallet's system operates on.
8. You will also be asked to choose an account type: select Razor. PipWallet's system is built to run on Razor accounts, which offer tighter raw spreads (a small commission applies per trade, which is standard for Razor accounts).
9. When setting up your account, set your leverage to 1:400. This is the leverage PipWallet's system is calibrated for. If you're unsure how to set this during sign-up, you can also adjust it afterwards from your Pepperstone Client Portal under your account settings, or ask Pepperstone's live chat to assist.

Step 4: Complete the short suitability questionnaire

10. Pepperstone will ask you seven quick questions to assess your understanding of trading products. This is a regulatory requirement for all new clients, not a pass/fail exam — simply answer honestly.
11. You'll also be asked for basic employment and income information, and to review and accept Pepperstone's terms and conditions.

Step 5: Verify your identity (KYC)

12. Upload a clear, full-colour photo of one government-issued photo ID (passport, national ID card, or driver's license). All four corners of the document must be visible, and it must not be blurry, black-and-white, or expired.
13. Upload one proof of address, such as a recent utility bill or bank statement, dated within the last three to six months, showing your name and address.
14. Submit your application. Verification is often completed within a few minutes during business hours, and can take up to 24–48 hours in other cases.

> *Note: If Pepperstone rejects a document, they will email you with clear instructions — usually it just means a clearer photo is needed. PipWallet is happy to guide you through this step if you get stuck.*

Part B — Fund Your Account

Step 6: Make your first deposit

15. Once your live account is approved, log in to your Pepperstone Client Portal and choose "Deposit."

16. Deposit a minimum of USD 200 (or the equivalent in your local currency) — this is the minimum amount PipWallet's system needs to trade effectively on your account. There is no maximum: the system can trade larger account sizes without issue.
17. Pepperstone accepts several deposit methods, including bank transfer, debit/credit card, and mobile money (M-Pesa), among others. Choose whichever is most convenient for you.

Part C — Retrieve Your MT5 Login Details

Step 7: Find your MT5 account credentials

18. In your Pepperstone Client Portal, go to "Trading Accounts" and select the live MT5 account you just funded.
19. Note down your MT5 login number, your password, and the MT5 server name shown on that page (e.g. "Pepperstone-Live"). You will need all three.

Part D — Share Your Login Details with PipWallet

Step 8: Send your MT5 credentials to PipWallet securely

20. Send PipWallet your MT5 account number, password, and server name through the channel PipWallet has agreed with you.
21. This information allows PipWallet to add your account to our trading system. It does not, and cannot, give PipWallet the ability to withdraw or move your funds — only you can do that, directly through Pepperstone.

Part E — PipWallet Onboards Your Account

Once PipWallet receives your details, we add your account to our own dedicated VPS (Virtual Private Server) infrastructure, which is already fully set up and running MT5 and PipWallet's trading system. You do not need to install anything yourself, and PipWallet never needs access to your personal device. Your account is added to our existing setup, and the system begins trading Gold (XAUUSD) on your account automatically.

Part F — Weekly Performance & Payment

- Each trading week, PipWallet reviews the profit made on your account and lets you know the result.
- If the week closes in profit, you keep the larger share and PipWallet is paid a percentage of that profit only, as agreed in your signed agreement with PipWallet.
- If the week does not close in profit, you owe PipWallet nothing for that week.
- Full details of the fee split, payment timing, and terms are set out in your signed PipWallet agreement — please read this alongside the present guide.

Part G — Withdrawing Your Money

Step 9: Withdraw funds whenever you choose

22. Log in to your Pepperstone Client Portal and select "Withdraw."
23. Choose your preferred withdrawal method and amount, and submit the request. Withdrawals are typically processed within 3–5 business days, directly by Pepperstone.
24. PipWallet is never involved in this step — it is entirely between you and your broker.

> *Note: Remember: under your agreement with PipWallet, whenever you withdraw profit from your account, the agreed percentage becomes payable to PipWallet within the timeframe set out in your signed agreement.*

Frequently Asked Questions

Is my money ever sent to PipWallet?

No. Your funds remain in your own Pepperstone account at all times. PipWallet only operates the trading system on your account and never takes custody of your money.

Can PipWallet withdraw money from my account?

No. PipWallet operates your account using your MT5 login for trading purposes only. Only you, the account holder, can withdraw funds — and only through Pepperstone directly.

What if I want to stop?

You may pause or end your arrangement with PipWallet at any time, as set out in your signed agreement. Your funds and your Pepperstone account remain entirely yours regardless.

Do I need any trading experience?

No. PipWallet's system trades on your behalf entirely automatically. Your only tasks are opening and funding your Pepperstone account, sharing your MT5 login with PipWallet, and reviewing your weekly results.

What if I forget my Pepperstone password or run into an issue during sign-up?

Pepperstone offers 24/5 live chat support for account issues. PipWallet is also happy to guide you through the process directly — just reach out.

Ready to Begin?

Once you've completed Steps 1 to 4 above, reach out to PipWallet with your MT5 login details, and we'll take it from there. Welcome aboard.