PipWallet Trading System

Client Guide to Fund & Account Management

How the PipWallet automated system handles your money, your account, and your risk controls — in plain language, with no trading-strategy detail.

This guide should be read alongside:

- Your signed PipWallet Managed Trading Services Agreement
- The PipWallet Client Onboarding Guide

Your funds always remain in your own account, with your own broker, in your own name.

Welcome

This guide explains, in plain language, exactly how the PipWallet automated trading system manages your **money**, your **trading account**, and your **risk** once your account is connected to our system. It focuses entirely on account and fund management — position sizing, risk limits, automatic pauses, deposits/withdrawals, and reporting. It does not describe the System's trading logic or entry/exit decision-making, which remains PipWallet's confidential, proprietary intellectual property under your signed Agreement.

Read this guide alongside your signed **PipWallet Managed Trading Services Agreement** and the **PipWallet Client Onboarding Guide**. Where anything here appears to conflict with your signed Agreement, the Agreement always takes precedence.

The short version

Your money never leaves your own broker account. PipWallet only operates the trading software on your account, and that software has multiple built-in, automatic safeguards that limit how much is risked, how often it trades, and when it must stop — all without requiring anything from you.

1. Your Money Stays In Your Own Account

PipWallet never takes custody, possession, or control of your funds. Your capital sits at all times in a live MT5 account that you personally opened, in your own name, with your own broker. PipWallet is given your MT5 login details for one purpose only: to connect your account to the trading system.

- Your MT5 login details let PipWallet's system place and manage trades on your account.
- They do **not** give PipWallet any ability to withdraw, transfer, or move your money.
- PipWallet never installs anything on your personal device — everything runs on PipWallet's own dedicated VPS (Virtual Private Server) infrastructure.
- Only you can deposit into or withdraw from your account, and only directly through your broker.

2. How Your Trade Size Is Calculated

The System does not use a single fixed lot size for every client. Instead, it automatically calculates the trade size (lot size) and the dollar amount risked per trade based on your **current account balance**, so that risk scales sensibly with the size of your account. This calculation is re-checked continuously, so as your balance grows (or is topped up), your position size adjusts automatically — you never need to configure or request this.

Account Balance	Trade Size (Lots)	Amount Risked / Targeted per Trade
$0 – $199	0.01	$10
$200 – $299	0.02	$20
$300 – $399	0.03	$30
Every further $100	+0.01	+$10

Example: an account with a balance of $450 sits in the $400–$499 tier, so the System trades 0.04 lots, targeting $40 of risk and $40 of reward per trade.

- The targeted **reward** on each trade is set equal to the amount risked (a 1:1 risk-to-reward framework) — the System does not aim to risk more than it targets to gain on any single trade.
- Trade size is always rounded to the nearest size your broker allows, and never exceeds your broker's minimum or maximum lot limits.
- This tiered structure is exactly why a minimum deposit of USD 200 is required — it is the smallest balance at which the System's position-sizing and risk framework operates as designed.

Risk Controls Built Into the System

Beyond position sizing, the System applies several independent, automatic safety checks before and during every trade. These exist purely to protect your capital and are always active — none of them can be skipped by market conditions.

3.1 One Trade at a Time

The System never holds more than one open position on your account at once. It will not open a new trade while a previous one is still running, which keeps your total exposure at any given moment limited to a single, pre-sized position.

3.2 A Daily Trade Cap

The System will open at most **3 trades per calendar day** on your account. Once that cap is reached, it stops opening new trades and automatically resumes the following day. This limits how many times your account's risk budget can be used within a single day.

3.3 Trade-Quality Guard (Spread Filter)

Before opening any trade, the System checks the live buy/sell spread quoted by your broker. If the spread is wider than a set maximum, the trade is skipped entirely for that moment — this avoids opening positions at a moment of poor execution pricing, which would unfairly increase your cost of trading.

3.4 Cooldown Periods After Every Closed Trade

After each trade closes, the System pauses itself for a short cooldown period before it will consider opening another:

Trade Outcome	Cooldown Before Next Trade
Losing or breakeven trade	15 minutes
Winning trade	25 minutes

This built-in pause prevents the System from re-entering the market immediately after a result, giving conditions time to settle before the next trade is considered.

3.5 The "First Two Wins" Rule

If the first two trades the System closes on a given day are both winning trades, the System automatically stops opening any further trades on your account for the rest of that day, and resumes the next day. This locks in a good day's result rather than continuing to risk further capital once an early, favourable outcome has been achieved.

3.6 Daily Drawdown Limit — 20%

Every day, the System records your account balance at the start of the day ("day-open balance"). If your account's live equity ever falls **20% or more** below that day-open balance, the System immediately and automatically halts all trading on your account for the remainder of that day. Trading resumes automatically the following day with a fresh day-open balance and a fresh 20% allowance. This is a hard ceiling on how much of your account can be drawn down in a single day, and it cannot be overridden by market activity.

Why a daily limit matters to you

The 20% daily drawdown limit exists purely to cap downside on any single bad day. It is separate from — and in addition to — the weekly profit-sharing arrangement in your signed Agreement, and it operates automatically without needing any instruction from you or from PipWallet staff.

Automatic Profit-Target Pause

In addition to protecting against losses, the System also has a built-in mechanism that locks in gains once a strong result has already been achieved within a trading session.

How it works

- At the start of each trading session, the System records the account balance at that moment (the "session-start balance").
- It then tracks the running, realised profit or loss of trades opened during that session.
- If realised profit reaches **20% of the session-start balance**, the System closes any open position, stops opening any further trades for the rest of that session, and locks in the result.
- If the session includes a losing stretch first, the System must recover that loss *and then* reach the full 20% gain before the target is considered met — the target does not get easier to reach after a loss.

Example: a session starts at $1,000, so the target is fixed at $200 of realised profit for that session. If the account is down $50 partway through, the System needs to recover that $50 and then gain a further $200 — i.e. reach +$200 net — before it will pause for the rest of the session.

Weekend Protection

The System automatically closes any open position ahead of the market's weekly close so that your account is never left holding an open trade over the weekend, when prices can gap sharply before the market reopens.

Summary: When the System Pauses Itself

Trigger	What Happens	Resumes
Daily drawdown reaches 20%	All trading halted for the account	Next day
Daily trade cap (3) reached	No further trades opened	Next day
First 2 closed trades both wins	No further trades opened	Next day
Session profit target (+20%) hit	Open trade closed; no further trades that session	Next session
After every closed trade	Short cooldown before next trade is considered	15–25 min
Spread too wide at signal time	That trade opportunity is skipped	Next check
Approaching weekly market close	Any open position is closed	Next session

Deposits & Withdrawals

You remain completely free to deposit into or withdraw from your trading account at any time, directly through your broker — PipWallet is never involved in the mechanics of a deposit or withdrawal. Behind the scenes, the System automatically detects when your balance has changed by an amount consistent with a deposit or withdrawal (rather than a normal trade result), and recalibrates its internal tracking accordingly, so that:

- A deposit does not get mistaken for trading profit, and does not distort your daily drawdown allowance or session profit target.
- A withdrawal does not get mistaken for a trading loss, and does not incorrectly trigger the daily drawdown halt.
- Your day-open balance and session-start balance are adjusted immediately, in the background, with no action required from you.

This is separate from the Performance Fee owed on withdrawn profit, which is calculated and invoiced under your signed Agreement — see the **Weekly Reporting & Fees** section below.

> **A note on mid-week withdrawals**
> If a withdrawal brings your account balance below the level the System needs to trade safely at its current position size, PipWallet reserves the right to pause trading until the account is topped back up, as set out in your signed Agreement.

Reliability: Your Safeguards Never Reset by Accident

PipWallet runs your account on its own dedicated VPS (Virtual Private Server) infrastructure — a professional, always-on hosting environment built specifically to keep the trading platform running continuously, independent of your personal device or internet connection.

- Every safeguard described in this guide — your daily drawdown status, your trade count for the day, active cooldowns, and session profit-target progress — is continuously saved to persistent storage, not just held in memory.
- If the VPS or trading terminal ever needs to restart (for maintenance, updates, or an unexpected disconnect), all of this state is automatically restored exactly as it was, so a restart can never accidentally cancel a drawdown halt, reset your daily trade count, or restart a cooldown early.
- PipWallet is responsible for the security and upkeep of this VPS infrastructure.

Alerts & Notifications

The System is configured to send automatic push and/or email alerts at key moments, including:

- When the daily drawdown limit is reached and trading is halted.
- When a session profit target is reached.
- When the System restarts (for example after a VPS or terminal restart).
- If connection to the broker is lost.

Weekly Reporting & Performance Fee

Separately from the real-time risk controls above, your account's trading result is reviewed on a weekly basis (Monday market-open to Friday market-close) to calculate the Performance Fee due under your signed Agreement. This guide summarises the mechanics for context; the figures, percentages, and payment terms that govern your relationship with PipWallet are set out fully in your signed Agreement, which always takes precedence.

- Each week, PipWallet reviews your account's trading history and equity to determine that week's net trading profit, adjusted for any deposits or withdrawals made during the week.
- You are notified in writing (e.g. WhatsApp or email) of the result within a few business days of the week closing.
- In a profitable week, you keep the larger share of the profit, and a percentage is payable to PipWallet — never a fee on a week that closes flat or at a loss.
- The Performance Fee becomes due whenever you withdraw profit from your account, within the timeframe stated in your Agreement.

For the exact fee percentage, payment deadlines, and what happens if a fee is not paid on time, please refer to your signed PipWallet Managed Trading Services Agreement.

What This Guide Does Not Cover

In the interest of transparency about transparency itself: this guide deliberately does not describe how the System identifies or times individual trade entries and exits. That decision-making logic is PipWallet's proprietary trading technology, protected as confidential intellectual property under Clause 9 of your signed Agreement, and is not disclosed to clients, the same way a fund manager does not disclose their exact trading playbook to investors. Everything in this guide relates strictly to how your **funds, account, and risk** are managed once the System is active.

A Reminder on Risk

Trading involves real risk

All of the safeguards described in this guide reduce and structure risk — they do not remove it. Trading XAUUSD (Gold) on margin carries a high level of risk and can result in the loss of some or all of the funds in your account. Past performance is not indicative of future results, and no specific outcome is guaranteed in any given day, week, or period. Please only fund your account with money you can afford to lose, and refer to the Risk Disclosure section of your signed Agreement for the full statement of risks before trading.

Questions? If anything in this guide is unclear, or you would like it explained further, please reach out to PipWallet through the contact channel you already use — we're happy to walk through any part of this with you.