



General Fees Policy

Version

1.2 – May 2026



1. Introduction

This General Fees Policy sets out the fees applicable to clients of Riverquode.com, a trading brand of AzurevistaFX (Pty) Ltd, an authorised Financial Services Provider regulated by the Financial Sector Conduct Authority (FSCA) of South Africa under FSP License Number 52830. This policy aims to ensure transparency in all charges applicable to trading accounts, transactions, and account status.

2. Withdrawal Fees

Clients whose accounts are fully verified and who have placed at least one trade are entitled to one free withdrawal. If an account is either not verified or verified but has not executed at least one trade, a withdrawal fee of 10 USD (or equivalent in account currency) will apply.

Subsequent withdrawals, regardless of trading status, may incur fees depending on the withdrawal method as outlined below:

- **Debit Card:** 3.5%
- **Credit Card:** Subject to processor terms (may vary)
- **Wire Transfer:** 30 USD (or equivalent in account currency)
- **Prepaid Cards / E-wallets:** Subject to third-party provider terms

All third-party processing charges or currency exchange adjustments will be borne by the client. The Company may debit such fees directly from the client's trading account.

3. Deposit Fees

Riverquode.com does not charge fees for deposits. However, clients may be subject to processing fees or currency conversion charges from their chosen payment provider, depending on the deposit method.

4. Inactivity Fees

An inactivity fee may be charged on accounts that remain dormant, meaning no deposits, withdrawals, or newly opened trading positions for a specified period. The fee

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compensates for the continuous maintenance and availability of the trading platform and account infrastructure.

Inactivity Period Monthly Account Inactivity Fee (USD or equivalent)

0–30 days	0
31–60 days	100
61–180 days	250
Over 180 days	300

Clients will be notified of the application of inactivity fees via email or account notification.

5. Spread Information

A spread is the difference between the bid (sell) price and ask (buy) price of a trading instrument. This cost is built into the price and may vary depending on market volatility, trading hours, and liquidity. Spreads are presented in pips and apply each time a position is opened.

6. Swap Information

Swap fees (also known as rollover fees) apply when a position is held overnight. For forex pairs, commodities, and indices, the swap is calculated as interest and may be credited or debited depending on the position (buy/sell) and the interest rate differential between the currencies involved.

A three-day swap is applied on Wednesdays to account for weekend rollover. Swap values may differ across instruments and are available within the trading platform for client review.

7. Additional Notes

- All fees are subject to change with prior notice to clients.
- Clients are encouraged to consult with their account manager or the Company's support team before conducting transactions that may incur charges.

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- The Company reserves the right to adjust the fees according to prevailing market conditions, regulatory requirements, or changes in operational costs.

8. Regulatory Disclosures

This policy complies with the FSCA's Treating Customers Fairly (TCF) framework by ensuring all clients are made aware of applicable costs and fees. It is the responsibility of the client to review this policy regularly.



AZUREVISTAFX (PTY) LTD

AZUREVISTAFX (PTY) LTD under the brand riverquode.com is a South Africa Investment Firm, authorized and regulated by the Financial Sector Conduct Authority (FSCA) of South Africa, with FSP License Number 52830. AZUREVISTAFX (PTY) LTD registration number is 2020/750823/07.

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