Yo Pips — Rules & Regulations

1) Program rules matrix

Program	Account Sizes Covered	Evaluation Type	Profit Target	Daily Loss Limit	Maximum Loss Limit	Min. Trading Days	Time Limit	Profit Split	First Payout Eligibility	Special Payment Rule
1-Step Pay Later	5K, 10K, 25K, 50K, 100K	Single-phase evaluation	**10%**	**4%**	**8%**	**4 days**	Unlimited	**80%** on 5K–25K, **85%** on 50K–100K	14 calendar days after funded activation and at least 5 active trading days	Small starter fee paid at checkout; remaining program fee paid only after passing
2-Step Pay Later	2K, 5K, 10K, 25K, 50K, 100K	Two-phase evaluation	**Phase 1: 8%** / **Phase 2: 5%**	**5%**	**10%**	**5 days**	Unlimited	**80%** on 2K–25K, **85%** on 50K–100K	14 calendar days after funded activation and at least 5 active trading days	Small starter fee paid at checkout; remaining program fee paid only after passing both phases
Instant Funding	2K, 5K, 10K, 25K, 50K, 100K	No evaluation	None	**3%**	**6%**	5 active days before first payout	Unlimited	**70%** on 2K, **75%** on 5K, **80%** on 10K–25K, **85%** on 50K–100K	14 calendar days from first trade, 5 active trading days, and minimum 5% profit for first payout	One-time fee paid at checkout; funded account activated immediately after verification

2) General account rules

Rule Area	Yo Pips Policy
Account nature	All Yo Pips evaluation and funded accounts are simulated accounts unless expressly stated otherwise. Yo Pips does not provide investment advice, brokerage services, portfolio management, or guaranteed returns.
Who may join	Traders must be at least 18 years old, legally able to enter contracts, and not located in any restricted, sanctioned, or prohibited jurisdiction.
One trader, one identity	Each account must be traded only by the verified account holder. Identity sharing, account renting, or trading on behalf of another person is prohibited unless expressly approved in writing.

KYC / verification	Yo Pips may require government ID, selfie/liveness check, proof of address, payment verification, tax information, and any other compliance documents before funded activation, payout, or continued access.
Platforms & pricing	Available platforms, spreads, swaps, commissions, leverage, trading hours, and instrument lists are shown in the dashboard or platform specifications and may vary by instrument.
Time reference	Unless otherwise stated, Yo Pips uses **UTC** for daily reset, loss-limit calculations, trading-day counts, and payout-cycle timing.
Rule breach	A breach occurs immediately if any account exceeds the applicable daily loss, maximum loss, or other program rule at any time. Breached accounts are closed and are not eligible for payout or refund unless a published promotional policy says otherwise.
Support decisions	Yo Pips may review flagged activity manually. Traders may request a review by contacting support within 7 calendar days of the decision.

3) Evaluation rules

Rule	**Yo Pips Policy**
Profit target calculation	Profit targets are based on **closed profit only**. Floating profit does not count toward passing an evaluation until positions are closed.
Daily loss limit	Daily loss includes **closed P/L + floating P/L + commissions + swaps** during the current trading day. If the account equity reaches or exceeds the loss limit, the account is breached.
Maximum loss limit	Maximum loss is measured on **equity**, not just closed balance. If equity reaches or exceeds the maximum permitted drawdown, the account is breached.

Minimum trading days	A trading day counts only if at least one real market trade is opened and closed on that day. Opening a position without meaningful activity does not guarantee the day will qualify if Yo Pips reasonably determines abuse.
Unlimited time	Evaluation accounts have no maximum time limit unless a specific promotional offer states otherwise.
Passing status	An account is marked as “Passed” only when all program objectives and compliance checks are fully satisfied.
Failed / expired status	An account fails if it breaches any rule. An account may expire if required post-pass payment or verification is not completed within the stated deadline.

4) Pay Later rules

Rule	**Yo Pips Policy**
Starter fee	The starter fee is paid when the trader purchases the Pay Later challenge.
Completion fee	The remaining program fee becomes payable only after the trader has passed the evaluation stage required for that plan.
Activation deadline	The remaining fee must be paid within **7 calendar days** of pass confirmation unless Yo Pips states another deadline in the dashboard.
Failure to pay after passing	If the trader does not complete payment within the deadline, Yo Pips may cancel the pass status and archive the account.
Non-transferable	A passed evaluation cannot be sold, transferred, gifted, or assigned to another person.
Promotional refunds	If a plan advertises a refund or fee credit, the exact refund terms shown at checkout or on the promotion page govern that plan. If no refund is advertised, no refund applies.

5) Instant funding rules

Rule	Yo Pips Policy
No evaluation	Instant Funding accounts do not require a profit target or challenge phase.
Immediate activation	Access is granted after successful payment, account creation, and any required compliance checks.
Daily loss limit	Instant Funding accounts use a **3% daily loss limit** based on current-day equity movement, including floating loss, commissions, and swaps.
Maximum loss limit	Instant Funding accounts use a **6% maximum loss limit**.
Payout threshold	For the first payout request, the trader must complete at least **14 calendar days**, **5 active trading days**, and produce at least **5% net profit** without any breach.
No guaranteed payout	Profit generation alone does not guarantee payout if compliance, identity, risk, or abuse reviews are incomplete or negative.

6) Funded account payout rules

Public market examples vary, but the most common payout logic today is some form of waiting period plus compliance review before the first reward, with payment methods such as bank transfer, card rails, crypto, or e-wallet depending on the firm. FTMO currently states reward withdrawals can be made after the relevant waiting period and supports bank wire, card transfer, Skrill, and crypto; FundedNext's help center describes dashboard-based withdrawal workflows and recurring reward cycles.

Rule	Yo Pips Policy
Payout request method	Payouts must be requested through the Yo Pips dashboard using an approved payout method shown in the account.
Payout eligibility	To request a payout, the account must be in profit, free of unresolved breaches, fully KYC-approved, and not under active abuse investigation.
Open positions	Yo Pips may require all positions to be closed before a payout is approved.
Processing time	Approved payout requests are typically processed within **1–3 business days**, subject to provider and compliance checks.
Minimum payout amount	Yo Pips may set a minimum withdrawal amount per payout method; this minimum will be shown in the dashboard.
Profit split	The published plan split applies to the net eligible profit after any deductions required by law, payment provider, or published platform fees.
Fee refund / credit	If a plan includes a first-payout fee refund or credit, it is applied only once and only to the specific fee(s) identified in the offer.

Rejected payout requests	A payout may be rejected or delayed if KYC is incomplete, suspicious activity is detected, rule violations are found, or payout details are inaccurate.

7) Allowed and prohibited trading behavior

Current official rulebooks in the category commonly allow discretionary trading, indicators, and in some cases EAs, while prohibiting exploitative trading such as latency arbitrage, abusive copy trading, account/device sharing, and strategies designed to exploit a demo or simulated environment rather than reflect replicable market behavior.

Category	Yo Pips Policy
Allowed	Discretionary trading, swing trading, day trading, scalping, indicators, and EAs are allowed unless they violate any prohibited-practice rule below.
Copy trading	Copy trading is allowed only between accounts owned and verified by the same trader, unless Yo Pips states otherwise. Copying from third-party signals, unverified accounts, trade-selling groups, or external providers is prohibited unless expressly approved.
VPN / VPS	Use of a trader-controlled VPN or VPS is allowed. Device sharing, account renting, login sharing, or masking identity/location for abuse or evasion is prohibited.
News trading	News trading is allowed provided it does not rely on latency abuse, quote manipulation, off-market fills, or exploitative execution. Yo Pips may restrict specific instruments or events if necessary for risk management.

Overnight / weekend holding	Holding positions overnight and over weekends is allowed unless the instrument specification or a special plan rule says otherwise.
Prohibited strategies	The following are prohibited: latency arbitrage, hedge arbitrage, feed-delay exploitation, server abuse, high-frequency system exploitation, account/device sharing, one-sided group hedging, wash trading, fake liquidity behavior, tick manipulation, and any strategy primarily designed to exploit the simulated environment.
Gambling-style behavior	Yo Pips may flag and disqualify trading behavior that reasonably appears reckless or non-replicable, including “all-in” behavior, deliberate rule-avoidance, or concentration inconsistent with sustainable risk management.
Abuse of promotions	Bonus abuse, multiple-account gaming, referral manipulation, or exploiting reset/retry mechanics is prohibited.

8) Compliance, jurisdiction, and payments

Rule	**Yo Pips Policy**
Restricted jurisdictions	Yo Pips does not accept traders from any sanctioned, embargoed, prohibited, or otherwise restricted jurisdiction. The restricted-country list may be updated at any time.
Payment source	The payment method used must belong to the trader or to an approved business entity linked to the trader. Third-party payment disputes may result in suspension.
Chargebacks	Any chargeback, payment reversal, or fraud claim may result in immediate suspension of all related accounts until the matter is resolved.

Tax responsibility	Traders are responsible for understanding and paying their own tax obligations in their country of residence.
Source of funds / AML checks	Yo Pips may request additional documents or reject transactions where fraud, sanctions exposure, identity mismatch, or money-laundering risk is suspected.

9) Inactivity, suspension, and termination

Rule	Yo Pips Policy
Inactivity	Accounts with no trading activity for **30 consecutive calendar days** may be archived, suspended, or closed.
Suspension	Yo Pips may temporarily suspend an account for compliance review, platform integrity checks, unusual trading behavior, or payment disputes.
Termination	Yo Pips may terminate any account for rule violations, identity issues, abusive conduct, fraud, or use of prohibited strategies.
No right to future service	A terminated trader may be denied future purchases, future payouts, and access to promotional offers.

10) Risk disclosures

Rule	Yo Pips Policy
No guarantee	Participation in Yo Pips programs does not guarantee funding, profit, payout, or future access to services.
Trading risk	Trading is high risk. Most traders fail evaluations or lose consistency over time.
Technology risk	Internet outages, platform downtime, slippage, price gaps, execution delays, and third-party service failures can affect trading outcomes.

Rule responsibility	The trader is solely responsible for understanding and following all active program rules before entering trades.

11) Final legal and operational clause

Rule	**Yo Pips Policy**
Right to amend rules	Yo Pips may update these rules at any time for compliance, platform, payment, or risk reasons. Updated rules apply prospectively unless immediate change is required by law, provider mandate, or fraud-prevention necessity.
Order of precedence	If there is any conflict between this rules page, the checkout page, and a specific promotional page, the order of precedence is: **checkout terms**, then **promotion-specific terms**, then **general rules page**.
Language	The English version controls in the event of any translation difference.
Acceptance	By purchasing, activating, or trading a Yo Pips account, the trader agrees to these rules and all related compliance checks.