Funded4You — Rules by Program & Stage

Full program lineup: the two **evaluation** programs (split into Challenge and Funded stages) and **Instant Standard** (funded from day one — Funded4You's only Instant product). Rules that **get harder once you're funded** are flagged. Designed for **black-and-white printing**. Verified against funded4you.com/faq program rules. Simulated accounts only. Not financial advice.

HARDER ONCE FUNDED ▲ — dark band, filled triangle: stricter (or only exists) in the funded stage.

EASIER IN EVALUATION ▽ — light band, hollow triangle: looser (or absent) during the challenge.

Comparison A — Evaluation programs

	1 Step	2 Step
Structure	1 phase → funded	2 phases → funded
Profit target	9% (eval)	Ph1 6% · Ph2 5%
Daily drawdown †	4.1% of initial	4.1% of initial
Max / overall DD	7% trailing → static at 7%	7% static (fixed to initial)
Consistency (challenge) ▽	≤50% of profit target/day	None
Consistency (funded) ▲	≤45% of total profit/day	None
Floating Risk Shield (funded) ▲	2% per trade (auto-close)	2% per trade (auto-close)
Min hold (challenge) ▽	>20% of trades under 3 min → challenge redo	
Min hold (funded) ▲	Close before 3 min → account fail	
Min days (challenge) ▽	None	3 per phase
Min days (funded) ▲	5 (days ≥0.5%)	5 (days ≥0.5%)
Min profit to request payout ▲	5% of initial (before split)	5% of initial (before split)
Profit split	Up to 95%	Up to 95% base · optional higher-split add-on
Max allocation	$200,000	

Comparison B — Instant Standard (funded from day one — no evaluation)

	Instant Standard
Daily drawdown †	4.1% of initial
Max / overall DD	5% trailing
Floating Risk Shield	2% per trade (auto-close)
Instant 1% floating cut	Split decreases per trade that hits 1% floating loss
Consistency	≤25% profit per day / per trade
Min hold	Close before 3 min → account fail
Min trading days	5 (days ≥0.5%)
Min profit to request payout	5% of initial (before split)
Profit split	50/50 → 60/40 → 70/30 → 80/20
DD reset on reward	After every reward
Max allocation	$200,000

† Every daily drawdown resets at 5 PM EST, measured on the higher of balance or equity (limit = higher-of-the-two − the % of initial balance). Overall/trailing drawdowns do not reset daily unless a program says the limit resets after a reward.

* Floating Risk Shield (funded, all programs): 2% floating loss per trade → that trade auto-closes. Instant Standard also cuts profit split when a trade hits 1% floating loss.

1 Step (evaluation)

Challenge (Evaluation) stage

FAIL / BREACH

- **Profit target 9%** must be reached to pass.
- **Daily drawdown 4.1%** of initial — 5 PM EST, higher of balance/equity, resets daily — breach ends the attempt.
- **Overall drawdown 7%** trailing from your highest balance (does not reset) — breach ends the attempt.

LIMITATIONS

- EASIER IN EVALUATION ▽ Consistency is looser here: **no single day over 50% of the profit target**.
- EASIER IN EVALUATION ▽ **No minimum trading days** in the evaluation.
- **Challenge redo** if more than 20% of trades in the evaluation phase are closed in under 3 minutes, or if more than 20% of profits come from other prohibited activity.

No payouts in the challenge — payout rules begin once funded.

Funded (Simulated Funded) stage

REJECT / SHORTEN PAYOUT

- HARDER ONCE FUNDED ▲ **5 funded days** required (only days ≥0.5% profit count), plus min profit 5% of initial, before any payout.
- HARDER ONCE FUNDED ▲ **Trailing 7% drawdown caps the withdrawable amount** — you can’t withdraw into that buffer (funded-only).

FAIL / BREACH

- **Daily drawdown 4.1%** of initial still applies — 5 PM EST, higher of balance/equity, resets daily.
- **Overall drawdown 7%**, now static at the initial balance once you hit 7% profit — breach closes the account.
- HARDER ONCE FUNDED ▲ **Any trade closed before 3 minutes** fails the account.

LIMITATIONS

- HARDER ONCE FUNDED ▲ Consistency tightens: **no single day over 45% of total profit** — else keep trading until compliant (delays payout).
- HARDER ONCE FUNDED ▲ **Floating Risk Shield 2% per trade** — if floating loss hits 2%, that trade auto-closes.
- **Profit split** up to **95%** of eligible performance rewards (promotional accounts may differ if stated at purchase).

2 Step (evaluation)

Challenge — Evaluation Phase 1 & Phase 2

FAIL / BREACH

- **Targets:** Phase 1 = **6%**, Phase 2 = **5%**.
- **Daily drawdown 4.1%** of initial — 5 PM EST, higher of balance/equity, resets daily — breach ends the attempt.
- **Overall drawdown 7%**, static (fixed to initial, does not reset) — breach ends the attempt.

LIMITATIONS

- EASIER IN EVALUATION ▽ **Only 3 trading days per phase** required.
- **No consistency rule.** Challenge redo if more than 20% of trades in any evaluation phase are closed in under 3 minutes, or if more than 20% of profits come from other prohibited activity.

No payouts until funded.

Funded stage

REJECT / SHORTEN PAYOUT

- HARDER ONCE FUNDED ▲ **5 trading days** required (only days ≥0.5% count), plus min profit 5%, before any payout.

FAIL / BREACH

- **Daily drawdown 4.1%** of initial — 5 PM EST, higher of balance/equity, resets daily — breach closes the account.
- **Overall drawdown 7%**, static (fixed to initial, does not reset) — breach closes the account.
- HARDER ONCE FUNDED ▲ **Any trade closed before 3 minutes** fails the account.

LIMITATIONS

- HARDER ONCE FUNDED ▲ **Floating Risk Shield 2% per trade** — if floating loss hits 2%, that trade auto-closes.
- **No consistency rule.** Split up to 95% base, optional higher-split add-on. Max allocation **$200k**.

Instant Standard (funded from day one — no evaluation)

No challenge / evaluation stage — every rule applies immediately. Funded4You offers **Instant Standard only**.

Instant Standard

REJECT / SHORTEN PAYOUT

- **Overall 5% trailing** (balance-based) caps what you can withdraw; the drawdown **resets after every reward** (no buffer freeze).
- **Min profit 5%** of initial and **5 trading days** (only days ≥0.5% count).
- If any trade reaches **1% floating loss**, the profit split decreases for that kind of trade.

FAIL / BREACH

- **Daily drawdown 4.1%** of initial — 5 PM EST, higher of balance/equity, resets daily — breach closes the account.
- **Overall drawdown 5%** trailing from your highest balance — breach closes the account.
- **Any trade closed before 3 minutes** fails the account.

LIMITATIONS

- **Consistency 25%** — profit per day / per trade; else keep trading until compliant.
- **Floating Risk Shield 2% per trade** — if floating loss hits 2%, that trade auto-closes.
- **No profit target.** Split 50/50 → 60/40 → 70/30 → 80/20. Max allocation **$200k**.

Applies to ALL programs & stages

PAYOUT REJECTION (FUNDED, ANY PROGRAM)

- All trades must be closed to receive a reward.
- Min reward amount: **5% of Initial Balance** (before split), plus program-specific day / consistency rules.
- Profits from gap trading, cross-account sequential trades, and other prohibited activity are deducted before payout.
- IP-rule or KYC mismatches can trigger payout rejection (up to account restriction; fees are access fees only).

ACCOUNT FAILURE / TERMINATION (ANY PROGRAM)

- Inactivity rules and KYC deadlines as stated in your account dashboard / Terms.
- Platform: **MT5 only**.
- Copy trading / signals / same bot as another trader, account sharing, pass-services → termination.
- Prohibited bots (HFT, news-scalping, arbitrage, tick-scalping, emulators, multi-account reverse) → deactivation/ban, no refund.
- Compromised / hacked / shared accounts are not reinstated.

TRADING LIMITATIONS (ANY PROGRAM)

- **Min hold time:** evaluation — if more than 20% of trades close under 3 minutes → challenge redo; funded — close before 3 minutes → account fail.
- **Floating Risk Shield (funded):** 2% floating loss per trade → trade auto-closes. Instant also cuts split at 1% floating loss per trade.
- **Hedging/martingale:** single-account only — abusive cross-account sequential trading banned.
- **News trading** and overnight/weekend holding are allowed (subject to drawdown and the rules above).
- No catch-all "toxic trading" label rule; risk is enforced by published drawdown and program rules.

Sources: Funded4You FAQ & Rules (funded4you.com/faq) — 1 Step, 2 Step, Instant Standard; consistency, daily/overall drawdown, Floating Risk Shield, profit-split, min-trading-days, allocation and payout sections. Figures as published for Funded4You and may vary by account size — confirm on your own account. Simulated / educational environment only. Not investment advice. Support: support@funded4you.com