

The Bonus Fairness Audit

The Bonus Fairness Checklist. Use this 7-point audit before you click "Accept" on any broker promotion. If an offer fails more than two of these, it is likely a "marketing trap" rather than a genuine benefit.



The Turnover Multiple (Wagering)

- ☐ **Is the turnover 20x or less?** (Anything over 30x is extremely difficult for a non-scalper to clear).
- ☐ **Does the turnover apply only to the bonus?** (Beware if it applies to your Deposit + Bonus combined; this effectively doubles the requirement).



Withdrawal Freedom (The "Lock-In" Check)

- ☐ **Can I withdraw my own deposited funds at any time?** (Some brokers "lock" your initial capital until the bonus turnover is met. This is a massive red flag)
- ☐ **Is the profit withdrawable?** (Check if there is a "Profit Cap" that limits how much you can actually earn from the bonus).



Expiry & Time Pressure

- ☐ **Do I have at least 30 days to meet the requirements?** (7-day windows encourage "revenge trading" and high-risk behavior to beat the clock)
- ☐ **What happens when it expires?** (Does only the bonus vanish, or do they void the trades made with it?)



Negative Balance Protection

- ☐ **Is this a "Cushion" bonus?** (The bonus should support your margin if your own cash hits zero, without leaving you in debt to the broker)
- ☐ **Does the account have a "Stop-Out" level that protects me?**



Inactivity & Hidden Fees

- ☐ **Are there "Maintenance" or "Inactivity" fees tied to the bonus?** (Ensure you aren't charged a monthly fee if you decide to stop trading before the turnover is met)
- ☐ **Can I close the account easily?** (Confirm that "incomplete turnover" isn't used as a reason to keep an account open against your will)



Asset & Strategy Restrictions

- ☐ **Does the bonus apply to the assets I actually trade?** (Some bonuses only count volume from high-spread pairs or exotic assets)
- ☐ **Are "Expert Advisors" (EAs) or "Scalping" allowed?** (Many brokers void bonuses if they detect automated trading)



Regulatory Jurisdiction

- ☐ **Is the broker regulated by a "Green Tier" body (FCA, ASIC, CySEC)?** (If it's an offshore broker, your "legal recourse" for a bonus dispute is practically zero)



How to Score the Bonus:

5-7 Checks: Fair

Likely a genuine incentive for active traders.

3-4 Checks: Caution

The "strings attached" might outweigh the benefits. Read the T&Cs twice.

0-2 Checks: Avoid

This is a predatory offer designed to trap your capital or force over-trading.