



Certification report:

Instant Funding

Props you trust.
fxprop

Our team of professionals has taken care of everything on your behalf! We have thoroughly assessed The Funded Trader using FXProp's distinctive approach, thoroughly examined over 500 factors, and personally tested the broker's services by actually funding an account.

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Abstract of the Certification Report of Instant Funding

Instant Funding is a company established in 2022 in the United Kingdom. Kindly note that Acello Ltd is the parent company of Instant Funding. It offers **one** and **two-phase** challenges with **5 account sizes** ranging from \$10,000 to \$200,000 and **Instant Funding Account** with **7 account sizes** ranging from \$1,250 to \$80,000. Their offering stands out as an Instant Funding Account offers a distinctive approach to trading, eliminating the need for traders to pass any evaluation phases. Instant Funding offers 80/20 profit split (up to 90/10) and maximum sum of funds is \$600,000 per customer.

The **scaling plan** for Instant Funding offers two models: Static Drawdown, where account balances can double every 90 days if profits reach 10%, with the balance increased by 25% each time, and Smart Drawdown, where 5% of profits go toward scaling and the drawdown limit is lowered to -5% after achieving 5% profit once. **Pricing comparisons** show Instant Funding's challenge costs are lower than the market average across various account sizes, and its drawdown-to-cost ratio is favorable, enhancing cost-effectiveness.

It enables trading in the forex market, commodities, indices, and cryptocurrencies. Instant Funding uses a tier-1 liquidity provider. Customers can use the **MetaTrader 5**, **DXtrade** and **cTrader** platforms. The company accepts payments by **credit card**, **bank transfer** and **cryptocurrencies**.

Customer support is available all week through **email and live chat**, and the platform is active on social media such as X, Instagram, Facebook, Discord, Youtube and Telegram. Customer reviews are **generally positive** - 4.6 on Trustpilot.

Introduction

Company Profile: Instant Funding

Location of Operations: 13 Hursley Road Chandler's Ford, Eastleigh, Hampshire, England, SO53 2FW

Company Info:

Trading Company: Acello Ltd is the parent company of Instant Funding.

Date of creation and registration: 24 June 2022

Scope of business: Private limited Company

Nature of business (SIC):

- 47990 - Other retail sale not in stores, stalls or markets
- 85590 - Other education not elsewhere classified

CEO of the Instant Funding:

Lewis Mansbridge holds director positions in Acello Group Limited, Mansbridge Holdings LTD and Acello LTD. Additionally, Mansbridge has previously been a director in three dissolved companies: Platinum Featured LTD, Platinum FXS LTD, Woodbridge Enterprises LTD and held a director role in True FX Limited.

Restricted countries:

Afghanistan, Russia, Burundi, Central African Republic, Congo Republic, Cuba, Crimea, Democratic Republic of Congo, Eritrea, Guinea, Guinea-Bissau, Iran, Iraq, Liberia, Libya, Myanmar, North Korea, Papua New Guinea, North Korea, Somalia, South Sudan, Sudan, Syria, Vanuatu, Venezuela, Yemen and Zimbabwe.

Challenge Types

Instant Funding offers four types of trading challenges: One-Phase and Two-Phases, each with distinct goals and requirements for traders to achieve funded accounts.

The **One-Phase Challenge** is the simplest option, requiring a single profit target of 10%. Loss limits are set at 3% daily and 8% overall.

The **Two-Phases Challenge** consists of two stages, with a 10% profit target in the first phase and 5% in the second. Drawdown limits are set at 5% daily and 10% overall.

In Instant Funding challenges, the **first payout** is available after 14 days. The **profit split** is 80/20 and can scale up to 90/10. The maximum funding available to an investor is \$600,000, split as \$400,000 in Challenge accounts and \$200,000 in Instant Accounts.

In all challenges, traders can use **Add-Ons** to increase profit split, enable more frequent payouts, lower the profit target, or raise drawdown limits. Automated trading systems (EAs) are allowed within specific guidelines. However, news trading and weekend holding are only available with an additional fee.

Instant Funding also offers a unique approach to trading, eliminating the need for participants to go through evaluation phases. Upon purchasing such an account, participants immediately receive a funded account. This challenge is characterized by the absence of profit targets, daily drawdown limits, and time constraints.

One-Phase

One-Phase Challenge assessment

One-Phase challenge requires passing through **1 phase** to receive a funded account. There are **5 account sizes** available:

- \$10,000, \$25,000, \$50,000, \$100,000, \$200,000

The total amount of funds made available to an investor cannot exceed \$600,000 (\$400,000 in Challenge accounts and \$200,000 in Instant Accounts).

First Phase Goals/Conditions:

- Achieve a 10% profit without set time frames.
- Daily Drawdown 3% of the equity of your previous day.
- Overall Drawdown 8% of the initial account balance.
- Minimum number of trading days: 3.

Funded Account Goals/Conditions:

- No specified profitability goals.
- Daily Drawdown 3% of the equity of your previous day.
- Overall Drawdown 8% of the initial account balance.
- Minimum number of trading days: 3.

The **profit split** is 80/20 (90/10 with Add-On) with the possibility to scale up to 90/10. The **first payout** is available after 14 days (5 days with Add-On), and subsequent payouts can be made weekly.

Advantages of the One-Phase challenge:

- ✓ Maximum sum of funds: Up to \$600,000 in total
- ✓ Profit split up to 90/10
- ✓ Ability to trade crypto over the weekend

Disadvantages of the One-Phase challenge:

- ✘ Non refundable fee
- ✘ Overall Drawdown 8%
- ✘ Daily Drawdown 3%

One-Phase Challenge special rules Assessment

All accounts that do not show trading activity for more than **60 consecutive days will expire**.

Overnight trading is generally permitted, provided that traders adhere to the firm's risk management guidelines concerning drawdowns and consistency. It's crucial for traders to understand these guidelines to manage their risk effectively.

When it comes to **weekend trading**, the standard rule is that all trades must be closed by Friday at 5 PM EST unless traders opt for the "Weekend Holding" Add-On, which allows for positions to be held over the weekend. Interestingly, **cryptocurrency trading** is an exception, as it can be conducted during weekends, offering traders additional flexibility.

In Instant Funding, traders are allowed to use automated trading systems, known as **Expert Advisors** (EAs). Kindly note that only first-party Expert Advisors (EAs) are permitted. Public or third-party EAs, which can be used across multiple accounts and might result in similar trading strategies, are not allowed. This includes any EAs available for public usage. **News trading** is only permitted for an additional fee.

In the Instant Funding challenge, **several Add-Ons** are available to enhance the trading experience. One option is to enable payouts every five days, allowing traders to access their profits more frequently. Another Add-On lowers the profit target by 2%, making it easier to achieve the necessary goals. Additionally, traders can choose to increase their profit split by 10%, which enhances their earnings on successful trades. There's also an option to add 2% to the maximum drawdown, providing a bit more flexibility in risk management. Finally, traders can opt to remove the minimum trading days requirement, giving them the freedom to trade at their own pace.

Two-Phases

Two-Phases Challenge assessment

Two-Phases challenge requires passing through **2 phases** to receive a funded account. There are **5 account sizes** available:

- \$10,000, \$25,000, \$50,000, \$100,000, \$200,000

The total amount of funds made available to an investor cannot exceed \$600,000 (\$400,000 in Challenge accounts and \$200,000 in Instant Accounts).

First Phase Goals/Conditions:

- Achieve a 10% profit without specified time frames.
- Daily Drawdown 5% of the equity of your previous day.
- Overall Drawdown 10% of the initial account balance.
- Minimum number of trading days: 3.

Second Phase Goals/Conditions:

- Achieve a 5% profit without specified time frames.
- Daily Drawdown 5% of the equity of your previous day.
- Overall Drawdown 10% of the initial account balance.
- Minimum number of trading days: 3.

Funded Account Goals/Conditions:

- No specific profitability targets.
- Daily Drawdown 5% of the equity of your previous day.
- Overall Drawdown 10% of the initial account balance.
- Minimum number of trading days: 3.

The **profit split** is 80/20 (90/10 with Add-On) with the possibility to scale up to 90/10. The **first payout** is available after 14 days (5 days with Add-On), and subsequent payouts can be made weekly.

Advantages of the Two-Phases challenge:

- ✓ Maximum sum of funds: Up to \$600,000 in total
- ✓ Profit split up to 90/10
- ✓ Ability to trade crypto over the weekend

Disadvantages of the Two-Phases challenge:

- ✗ Non refundable fee
- ✗ Weekend holding without Add-On is only allowed during the challenge phase
- ✗ Minimum number of trading days: 3

Two-Phases Challenge special rules Assessment

All accounts that do not show trading activity for more than **60 consecutive days will expire**.

Overnight trading is generally permitted, provided that traders adhere to the firm's risk management guidelines concerning drawdowns and consistency. It's crucial for traders to understand these guidelines to manage their risk effectively.

When it comes to **weekend trading**, the standard rule is that all trades must be closed by Friday at 5 PM EST unless traders opt for the "Weekend Holding" Add-On, which allows for positions to be held over the weekend. Interestingly, **cryptocurrency trading** is an exception, as it can be conducted during weekends, offering traders additional flexibility.

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In the Instant Funding challenge, **several Add-Ons** are available to enhance the trading experience. One option is to enable payouts every five days, allowing traders to access their profits more frequently. Another Add-On lowers the profit target by 2%, making it easier to achieve the necessary goals. Additionally, traders can choose to increase their profit split by 10%, which enhances their earnings on successful trades. There's also an option to add 2% to the maximum drawdown, providing a bit more flexibility in risk management. Finally, traders can opt to remove the minimum trading days requirement, giving them the freedom to trade at their own pace.

Instant Funding Account

Instant Funding Account assessment

The Instant Funding Challenge offers a distinctive approach to trading, eliminating the need for traders to pass any evaluation phases. Upon purchasing this challenge, participants are immediately provided with a funded account. This challenge is characterized by the absence of profit targets, daily drawdown limits, and time constraints. There are **7 account sizes** available:

- \$1,250, \$2,500, \$5,000, \$10,000, \$20,000, \$40,000, \$80,000

The total amount of funds made available to an investor cannot exceed \$600,000 (\$400,000 in Challenge accounts and \$200,000 in Instant Accounts).

Instant Funding Account Goals/Conditions:

- No specified profitability goals.
- No Daily Drawdown
- Overall Smart Drawdown 10%.
- No minimum number of trading days.

The **profit split** is 80/20 (90/10 with Add-On). The **first payout** is available after 14 days (5 days with Add-On), and subsequent payouts can be made weekly.

Advantages of the One-Phase challenge:

- ✓ No challenge phase
- ✓ No Daily Drawdown
- ✓ No minimum number of trading days

Disadvantages of the One-Phase challenge:

- ✘ Smart drawdown, which after achieving 5% profit becomes 5% instead of 10%.
- ✘ Non refundable fee
- ✘ Small account sizes

Instant Funding Account special rules Assessment

All accounts that do not show trading activity for more than **60 consecutive days will expire**.

The Instant Funding Account has a smart drawdown policy. **Smart drawdown** is a flexible loss limit that dynamically adjusts to account profits. Initially, it works like a standard limit, but as the trader gains profits, the allowable loss level moves higher, protecting some of the earned funds.

Example: Let's say the starting balance is \$10,000, with a maximum drawdown of 5%, or \$500. When the trader achieves a 5% profit (reaching \$10,500), the smart drawdown shifts to allow for losses relative to the new level. This way, if the balance drops below \$10,000, the trader isn't immediately disqualified, giving them more freedom and time to recover from temporary losses.

Overnight trading is generally permitted, provided that traders adhere to the firm's risk management guidelines concerning drawdowns and consistency. It's crucial for traders to understand these guidelines to manage their risk effectively.

When it comes to **weekend trading**, the standard rule is that all trades must be closed by Friday at 5 PM EST unless traders opt for the "Weekend Holding" Add-On, which allows for positions to be held over the weekend. Interestingly, **cryptocurrency trading** is an exception, as it can be conducted during weekends, offering traders additional flexibility.

In Instant Funding, traders are allowed to use automated trading systems, known as **Expert Advisors** (EAs). Kindly note that only first-party Expert Advisors (EAs) are permitted. Public or third-party EAs, which can be used across multiple accounts and might result in similar trading strategies, are not allowed. This includes any EAs available for public usage. **News trading** is only permitted for an additional fee.

In addition to the news trading and weekend holding options, there are two other **add-ons** available in the Instant Funding Account. One option is to enable payouts every five days, allowing traders to access their profits more frequently. Additionally, traders can choose to increase their profit split by 10%, which enhances their earnings on successful trades.

Extra Extraordinary Rules

Terms & Conditions

Important aspects in the terms and conditions that the user should pay attention to:

Limited Warranty and Non-Conformance: Instant Funding does not guarantee uninterrupted or error-free service, which could create challenges for traders relying on these services for critical trading decisions. *(Reference: Section 8.2 - "Instant Funding does not warrant that the Trader's use of the Services will be uninterrupted or error-free.")*

Unilateral Changes to Fees: Instant Funding reserves the right to change fees and service parameters at any time, potentially resulting in unexpected costs for traders. *(Reference: Section 9.6 - "Instant Funding reserves the right to unilaterally change the fees and parameters of the Services at any time.")*

No Refund Policy: Fees are non-cancellable and non-refundable after a specified period or upon placing a trade, which may leave traders financially committed without the ability to recover costs if their circumstances change. *(Reference: Section 9.6 - "All fees...are non-cancellable and non-refundable after 1 placed trade or 14 days...")*

Limitations of Liability: Instant Funding reserves the right to limit liability, meaning that users may not be entitled to compensation for losses incurred from their services. *(Reference: "Users acknowledge that Instant Funding shall not be liable for any losses or damages arising from their services.")*

Data Processing Limitations: Users should understand that the processing of personal data is conducted in accordance with the privacy policy, and Instant Funding may not be liable for any data loss. *(Reference: "Personal data processing is conducted according to our privacy policy, and Instant Funding is not responsible for any data loss.")*

Limited Jurisdiction: Any disputes must be resolved in England and Wales, which could be inconvenient for users located outside these areas. *(Reference: "All disputes must be settled in the jurisdiction of England and Wales, which may be inconvenient for users located elsewhere.")*

Verification process

To complete the verification process for Instant Funding, traders must complete the **SumSub KYC** for all traders and the **RISE KYC** for those wishing to withdraw via bank transfer. Traders need to verify themselves at the payout stage or after passing a Funded Challenge. Verification is done through SumSub and RISE, and completion is required before enabling a Funded Challenge account or proceeding with a payout.

The following documentation is required:

- Full name
- Address
- Date of birth
- Passport or ID card
- Proof of address
- Any other documentation required by local tax authorities

Please note that the process is conducted by an external provider, sumsub.com, and The Instant Funding has no control over its outcome. Once the KYC is completed, the newly funded account will be activated and ready for trading.

Prohibited strategies

Prohibited strategies

Martingale: This strategy involves initiating a larger position in either direction to the original one after experiencing a loss or while the initial position remains open.

Grid Trading: This strategy involves placing buy and sell orders at regular intervals above and below a set price, capturing profits as the market moves up and down through these levels.

High-frequency trading (HFT): HFT aims to profit from small price movements in the market by placing trades at extremely high speeds. From February 8, we define HFT as holding trades for 5 seconds or less.

Prohibited Practices

Gambling: This involves excessive use of leverage and risking a large portion of your account on limited trades, for example, using over 50% of your margin (starting balance) on the opening of your positions. This can result in your account being reset.

Major News Trading: This refers to the manual or automated execution of trades within a specific 8-minute window, starting four minutes before and ending four minutes after a major news event (see list of events). Any profit made during this window may be deducted from your account. In rare cases, the account may need to be reset.

This rule affects only instruments related to the event (for example, EUR news doesn't restrict you from trading XAU/USD). Additionally, this rule does not prevent you from entering a trade before the 8-minute window, holding it throughout, and closing the trade after this window. The rule doesn't apply to accounts with a major news trading add-on and phases one, two, and three of all our challenges.

Copy Trading Between Accounts not Owned by the Same Individual: This involves mirroring trades from any type of our accounts to another. Other kinds of copy trading (between your own accounts, prop firms, retail brokers, etc.) are allowed.

Usage of Public Third-Party Expert Advisors (EAs), except those provided by Instant Funding.

Exploiting Inefficiencies of Trading Platforms and Other Practices: This involves exploiting data feeds, including latency arbitrage, reverse arbitrage, gap trading, toxic order flow, account management, tick scalping, and server execution.

Scaling Plan

Scaling with Static Drawdown

In the static drawdown scaling process, you can increase your account balance up to 100% of the initial deposit. To achieve this, the account balance must grow by at least 10% over a 90-day period. After this period, you need to contact the support team by email, including your account ID. Upon verification, the initial balance will be increased by 25%. This process can be repeated every 90 days until the account balance is doubled.

Step	Initial Balance	Balance after profit (10%)	New Balance (+25%)
1	\$100,000	\$110,000	\$125,000
2	\$125,000	\$137,500	\$150,000
3	\$150,000	\$165,000	\$175,000
4	\$175,000	\$192,500	\$200,000

The table shows an example scaling plan for an Instant Funding account.

Scaling with Smart Drawdown

In the Smart Drawdown model, 5% of the profits are used to increase the account balance, while the rest remains available to the trader. For example, if an account worth \$100,000 gains 10% (\$10,000), \$5,000 will be used for scaling, and the remaining \$5,000 remains in the account. Scaling in this model can increase the account balance **up to \$1,280,000**. Additionally, if the **account earns 5% profit**, the drawdown limit is adjusted from **-10%** to **-5%**, but this adjustment occurs only once.

Step	Initial Balance	Balance after profit (10%)	Amount Used for Scaling (5% of Profit)	New Balance
1	\$100,000	\$110,000	\$5,000	\$105,000
2	\$105,000	\$115,500	\$5,250	\$110,250
3	\$110,250	\$121,275	\$5,512.50	\$115,762.50
4	\$115,762.50	\$127,338.75	\$5,788.12	\$121,550.62

The table shows an example scaling plan for an Instant Funding account.

Pricing

Comparison of Direct Challenge Costs

We compare the direct costs of participating in the challenge offered by Instant Funding with the average market costs. This analysis enables understanding of how Instant Funding fares against its competitors in terms of pricing. **The costs for the challenge at Instant Funding for the Two-Phase challenges are below the market average.**

Challenge Size	Market Average Price	Challenge Price	Difference
\$10 000	\$113	\$80*	-\$33
\$25 000	\$213	\$170*	-\$43
\$50 000	\$317	\$260*	-\$57
\$100 000	\$571	\$440*	-\$131
\$200 000	\$1107	\$879*	-\$228

The table shows a comparison of the average market price for the challenge to the price at Instant Funding.

*The price includes a discount available on [fxprop.com](https://www.fxprop.com).

Comparison of Costs Relative to Drawdown

It is important to note that the size of drawdown has a significant impact on what we actually receive for the money spent. Instant Funding challenge has a drawdown at the level of 10%. Therefore, we additionally compare how much drawdown we receive in relation to the dollar spent.

Challenge Size	Market Average Price [Drawdown \$ / \$]	Challenge Price [Drawdown \$ / \$]	Difference [Drawdown \$ / \$]
\$10 000	8,0	12,5	+4,5
\$25 000	10,9	14,7	+3,8
\$50 000	14,6	19,2	+5,4
\$100 000	17,5	22,7	+5,2
\$200 000	18,6	22,7	+4,1

The table shows a comparison of the costs for the challenge in terms of drawdown size relative to the dollar paid.

Evaluation of the Cost-Effectiveness of the Instant Funding Account Challenge

Based on the above data, as well as algorithms we have developed, we assess the cost-effectiveness of purchasing Instant Funding as **very good** compared to the market average. The expenditure efficiency in the context of drawdown indicates a better cost-effectiveness than the market average.

The data on average market prices was updated on 17.10.2024.

Available Assets

Currency Pairs

Forex Majors

Symbol Name	Mon-Fri	Sat	Sun	Commission	Lot size	Digits
EURCAD	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5
CADJPY	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	3
CHFJPY	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	3
EURCHF	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5
EURGBP	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5
EURJPY	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	3
EURUSD	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5
GBPCAD	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5
GBPCHF	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5
GBPJPY	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	3
GBPUSD	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5
USDCAD	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5
USDCHF	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5
USDJPY	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	3

This table shows currency pairs available for trade and their specifications

Forex Minors

Symbol Name	Mon-Fri	Sat	Sun	Commission	Lot size	Digits
AUDCAD	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5
AUDCHF	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5
AUDJPY	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	3

Symbol Name	Mon-Fri	Sat	Sun	Commission	Lot size	Digits
AUDNZD	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5
AUDUSD	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5
CADCHF	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5
EURAUD	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5
EURNZD	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5
GBPAUD	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5
GBPNZD	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5
NZDCAD	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5
NZDCHF	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5
NZDUSD	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5
USDSGD	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5

This table shows currency pairs available for trade and their specifications

Forex Exotics

Symbol Name	Mon-Fri	Sat	Sun	Commission	Lot size	Digits
EURTRY	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5
GBPZAR	00:00-24:00	CLOSED	CLOSED	5\$/1 lot	100000	5

This table shows currency pairs available for trade and their specifications

Metals

Symbol Name	Mon-Fri	Sat	Sun	Commission	Lot size	Digits
XAGUSD	00:00-21:00, 21:10-24:00	CLOSED	CLOSED	3,5\$/1 lot	N/A	2
XAUUSD	00:00-21:00, 21:10-24:00	CLOSED	CLOSED	3,5\$/1 lot	N/A	3

This table shows Precious Metals available for trade with Eightcap broker as well as their specifications

Indices

Symbol Name	Mon-Fri	Sat	Sun	Commission	Lot size	Digits
ASX200	1:50-23:00	CLOSED	CLOSED	2\$/1 lot	N/A	2
SPX500	1:50-23:00	CLOSED	CLOSED	2\$/1 lot	N/A	2
US30	1:50-23:00	CLOSED	CLOSED	2\$/1 lot	N/A	2
US100	1:50-23:00	CLOSED	CLOSED	2\$/1 lot	N/A	2
GER40	1:50-23:00	CLOSED	CLOSED	2\$/1 lot	N/A	2
UK100	1:50-23:00	CLOSED	CLOSED	2\$/1 lot	N/A	2
JPN225	1:50-23:00	CLOSED	CLOSED	2\$/1 lot	N/A	2

This table shows indices available for trade and their specifications

Commodities

Symbol Name	Mon-Fri	Sat	Sun	Commission	Lot size	Digits
WTI	3:00-00:00	CLOSED	CLOSED	2\$/1 lot	N/A	2
BRENT	3:00-00:00	CLOSED	CLOSED	2\$/1 lot	N/A	2

This table shows indices available for trade and their specifications

Crypto

Symbol Name	Mon-Fri	Sat	Sun	Commission	Lot size
BTCUSD	0:00-22:00, 22:05-24:00	22:00-22:05	22:00-22:05	1\$/1 lot	1
ETHUSD	0:00-22:00, 22:05-24:00	22:00-22:05	22:00-22:05	1\$/1 lot	1
LTCUSD	0:00-22:00, 22:05-24:00	22:00-22:05	22:00-22:05	1\$/1 lot	1
SOLUSD	0:00-22:00, 22:05-24:00	22:00-22:05	22:00-22:05	1\$/1 lot	1
DOGEUSD	0:00-22:00, 22:05-24:00	22:00-22:05	22:00-22:05	1\$/1 lot	1

Symbol Name	Mon-Fri	Sat	Sun	Commis sion	Lot size
BCHUSD	0:00-22:00, 22:05-24:00	22:00-22:05	22:00-22:05	1\$/1 lot	1
XRPUSD	0:00-22:00, 22:05-24:00	22:00-22:05	22:00-22:05	1\$/1 lot	1
DOTUSD	0:00-22:00, 22:05-24:00	22:00-22:05	22:00-22:05	1\$/1 lot	1
ADAUSD	0:00-22:00, 22:05-24:00	22:00-22:05	22:00-22:05	1\$/1 lot	1

This table shows indices available for trade and their specifications

Trading

Server Provider

Instant Funding does not disclose information about its server provider but assures that it works with a **Tier-1 liquidity provider**. Although specific details regarding the server provider are not directly available, Instant Funding's infrastructure complies with industry standards.

Platforms

Instant Funding offers trading on the **MetaTrader 5**, **cTrader** and **DXtrade** platforms.



Leverage

The size of leverage offered by the prop-trading firm Instant Funding is:

Instruments	Challenge Phase	Funded Account
Forex Pairs	1:100	1:100
Indices	1:20	1:20
Commodities	1:20	1:20
Crypto	1:2	1:2

This table shows leverage of the instruments

Deposits and Withdrawals

Deposits

In the deposits section, the following payment methods are available for purchasing accounts:

- **Checkout**
- **Confirmo (Cryptocurrency) - Bitcoin (BTC), Tether (USDT), USD Coin (USDC), Ethereum (ETH), Litecoin (LTC), Polygon (POL), Tron (TRX)**
- **Skrill**

Withdrawals

Timing of Withdrawals

The first payout occurs **14 days after the first trade** is completed. After the first payout, traders can request payouts every **7 days** following subsequent trades.

Withdrawal Methods

Instant Funding supports two primary withdrawal methods:

1. **RISE Withdrawals:** This method is designed for user convenience.
2. **Direct Crypto Withdrawals:** Crypto withdrawals generally require less KYC documentation and are typically processed faster than traditional banking methods.

Requesting a Payout via RISE

To request a payout through RISE, follow these steps:

- Close all open trades and ensure the **Smart Drawdown** is locked in.
- The minimum payout threshold is **\$25** for all accounts.
- Submit the withdrawal request via the dashboard, selecting RISE as the withdrawal method.
- Enter the desired withdrawal amount and provide an email address.

An email from RISE will be sent within **24 hours** with instructions to create an account and verify identity.

Processing Times for Withdrawal Requests

Withdrawal requests are processed within **24 business hours** from the time of receipt during the working week. Requests made on weekends or during UK Bank Holidays will be processed on the next working day.

SWIFT Fees

It is essential to ensure that all bank details are entered accurately. If incorrect details are provided, the account holder will incur fees for the return of the transaction. Double-checking this information helps avoid additional charges.

This information provides a clear understanding of the withdrawal process for Instant Funding, facilitating a straightforward experience for traders.

Reviews on Withdrawals

In the section regarding withdrawals from Instant Funding, there are varied opinions. Many users complain about the lack of transparency in the withdrawal rules, particularly regarding the rejection of withdrawal requests due to violations of margin and leverage rules. Some claim that the company deliberately implements complicated rules to avoid profit sharing and even resets user accounts when they attempt to withdraw funds. Despite these allegations, some customers praise the company for its quick withdrawal processing, noting that they receive funds as promised within 24 hours if they adhere to the rules.



27 wrz 2024

The instant funded account was easy to...

The instant funded account was easy to use, And customer support was very prompt with answering questions, Ryan, Bella, and Kate did an amazing job with my payout request, I followed all the rules when trading my 20k account and I have received my payout, after just a few days, I highly recommend Instant Funding for any of their challenges or instant funded accounts.

Example of a review about payments and withdrawals on Instant Funding Platform #1



2 paź 2024

Des voleur qui refuserons vos payement

Des voleur sui refuserons vos demande de payement souvent
Il ont bloqué mon compte avec un compte de 10k pour cause de mauvaise
commentaire ! Il ont refusé mes payement ! Il font du chantages
En gros tres tres mauvaise société

Translation: Thieves who often refuse payments. They blocked my account with 10k because of a bad comment! They denied my withdrawals!

Example of a review about payments and withdrawals on Instant Funding Platform #2



27 wrz 2024

The instant funded account was easy to...

The instant funded account was easy to use, And customer support was very prompt with answering questions, Ryan, Bella, and Kate did an amazing job with my payout request, I followed all the rules when trading my 20k account and I have received my payout, after just a few days, I highly recommend Instant Funding for any of their challenges or instant funded accounts.

Example of a review about payments and withdrawals on Instant Funding Platform #3



3 dni temu

Instant Funding Rocks!

Hi fellow traders. Let me start off by saying that I absolutely LOVE Instant Funding, and I'll explain why. First of all, they don't employ that ridiculous restriction known as the "Consistency Rule." Sites which use this rule basically rob you of your profits by saying to you, "Oh no, you had too much profit on this day and not enough on that day This shows inconsistency and a gambling mentality. Therefore, you've breached." Firms that use a Consistency Rule are just plain unfair. I'm so glad Instant Funding does not have any "consistency rule."

The next reason I love this prop firm is that they don't make you pass all these "challenges" to get to a funded account. The customer is given a choice to go that route, or you can choose to go directly to a funded account right away!

Regarding payouts, the process has been smooth as anything. You do have to get past their security program called KYC, (know your customer), but it's easy. It's just a picture of your I.D. and a selfie. Approval comes quite quickly and you can start withdrawing your funds. Sometimes there is a small waiting period, but it's very reasonable.

Finally, one of the most important aspects of any prop firm is their level of customer service. Instant Funding has phenomenal customer service. When you email them, explaining whatever the issue is, they tend to email you right back with a series of solutions. Problems get resolved quickly, so your trading can resume right away.

I also like their prices for the different levels of funding. They have a plan for everyone, whether you are a novice or a seasoned professional.

I definitely plan on staying with Instant Funding for a very long time. With my last few trades I've actually begun to save some meaningful profits and have received payouts totaling over around \$6000. (A great start!) With Instant Funding, I feel I am well situated to continue my success and gradually trade my funds into a small fortune! I hope everyone will heed my advice and sign up with Instant Funding right away!

Happy Trading Everyone!

Example of a review about payments and withdrawals on Instant Funding Platform #4



1 paź 2024

They don't pay the withdrawals!

They don't pay the withdrawals!

Some friends (me included) have the very same issue with our instant funded account... so I recommend to never buy in this propfirm... I think they're bout to fall just like TFF, MFF or TFT!

Example of a review about payments and withdrawals on Instant Funding Platform #5

Support

Instant Funding provides customer support through **email** and **live chat**. Below is a list of available channels:

- **Physical Office Address** - 3 Hursley Road Chandler's Ford, Eastleigh, Hampshire, England, SO53 2FW
- **Email ID** - support@instantfunding.io
- **Live Chat** - Directly available from the site.

Instant Funding users can also contact experts through social media channels:

- **X** - https://x.com/instantfunding_
- **Instagram** - <https://www.instagram.com/instant.funding>
- **Facebook** - <https://www.facebook.com/instantfundingio>
- **Discord** - <https://discord.com/invite/zPynWcMq4V>
- **Telegram** - <https://t.me/instantfundingio>

Instant Funding Support Performance Evaluation

The performance of the support was verified by FXProp in the period of October 25-31, 2024.

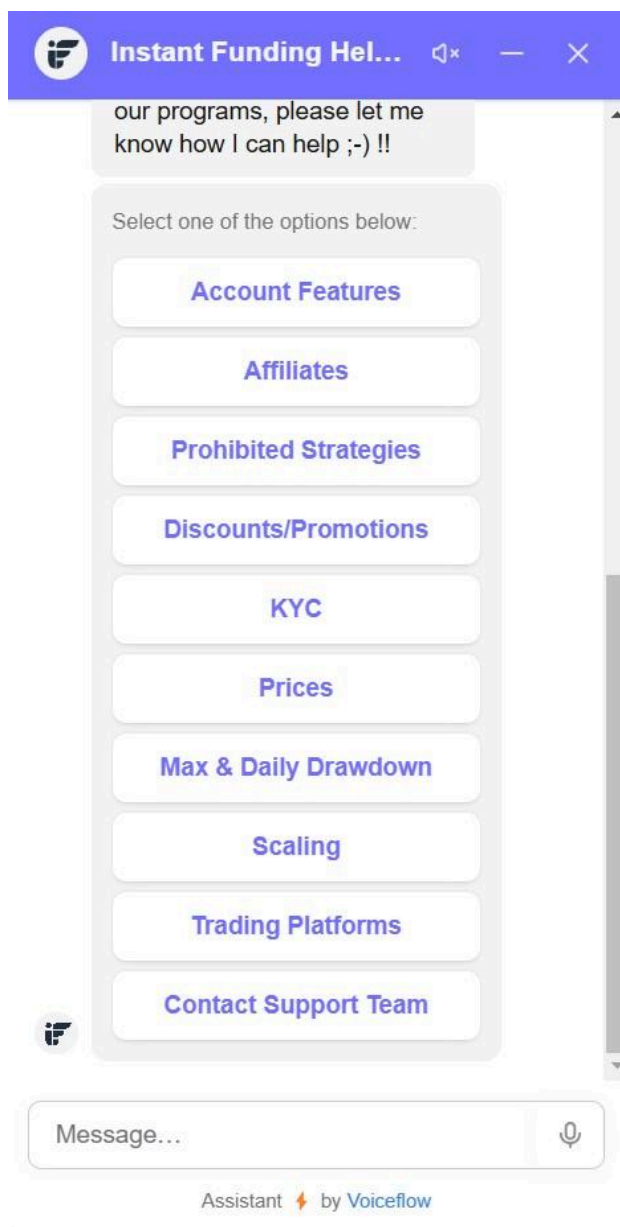
Email Support

You can contact Instant Funding via email. This form of communication is useful when you cannot get a satisfactory response from the AI agent. Responses are relatively quick for this type of communication, with a waiting time ranging from several minutes to an hour. While the answers are informative, they are often general and may require follow-up questions.

Support email contact:
support@instantfunding.io

Live Chat Support

Instant Funding has a well-functioning live chat feature. The chat icon is located in the bottom right corner of the website. After clicking it, you can connect with the AI agent, view a list of basic topics, and ask any specific questions. There is also an option to contact customer support via live chat. The responses are informative, and the wait time is about a minute. This is the fastest way to obtain information.



Live Chat on the Instant Funding Platform



Instant Funding has a good live chat. The responses are fast and informative, with an average response time of one minute. The live chat operates 24/7.

This was verified by FXProp in the period of October 25-31, 2024.

Access to Knowledge

Educational Materials

Webinars

Instant Funding offers a range of educational resources for traders, including webinars focused on enhancing trading knowledge and skills. These webinars cover various trading strategies and concepts relevant to the financial industry.

Participants receive information on approaches aimed at improving trading performance across different markets. The frequency of these webinars is currently unspecified, and interested individuals are encouraged to stay informed about upcoming sessions.

As each webinar has limited spots available, early registration is advised to secure participation in future events.

Blog

The Instant Funding blog serves as an informational platform that provides a range of materials related to the company's operations, trading statistics, and promotional activities. It includes various content types that inform the trading community about current developments and offerings.

Monthly Statistical Reports

The blog features monthly statistical reports that outline key performance indicators, including trader onboarding rates, payout totals, and milestones achieved within each month. These reports provide insights into the company's growth and operational metrics.

Company Announcements

Regular updates regarding significant changes within Instant Funding are also included. This can encompass enhancements to the affiliate program, adjustments to trading conditions, and the introduction of new features. These announcements aim to keep traders informed about the latest developments in services and offerings.

Promotional Information

The blog details promotional events and special offers, outlining the terms and conditions associated with various promotions. This information is designed to clarify how traders can participate in and benefit from these promotional activities.

Community Highlights

Content related to community achievements is featured, showcasing the success stories of top traders and recognizing contributions from different regions. This aspect of the blog serves to inform the trading community about notable accomplishments within the network.

Educational Materials

While the blog includes some educational content aimed at enhancing traders' skills and knowledge, the volume of these materials is relatively limited. The available resources may provide insights, tips, and basic guidance but do not constitute a comprehensive educational program.

Overall, the Instant Funding blog provides a diverse range of informational content that keeps traders updated on company developments, community achievements, and a limited selection of educational resources.

Web Platform Assessment

Social media and Communication

Instant Funding actively engages with traders on various platforms, including X, Instagram, Facebook, Discord, Telegram, YouTube, and TikTok.

Their Discord channel emerges as the central focus of their social media endeavors, acting as a conduit not only for disseminating news and updates but also facilitating interactions between the company and its traders. Here is an overview of Instant Funding's engagement on various platforms:

X (https://x.com/instantfunding_) - On page X, you can find giveaways, news, as well as recommendations for trading on financial markets. The activity is quite high.

Instagram (<https://www.instagram.com/instant.funding>) - Instagram page is a vibrant and dynamic platform, showcasing a wide array of content including client payouts, interview announcements, and competition updates.

Facebook (<https://www.facebook.com/instantfundingio>) - The Facebook group serves as a space for official announcements and a community hub where traders can share their accomplishments and trading results.

Discord (<https://discord.com/invite/zPynWcMq4V>) - The Discord channel is very rich with various useful information. For example, there is a chat for promotions, and you will never miss when a company offers discounts on its products. There is also a general chat and a trading chat, where traders share their views on the market and post their trading ideas. There's a chat for trader payouts from this company. Memes are also shared to lighten up the routine of trading.

Telegram (<https://t.me/instantfundingio>) - Mainly shares news, promotional content, and announcements, with the occasional inclusion of motivational quotes.

YouTube (<https://www.youtube.com/channel/UCMqL77NAjQcdiEEme7UuGpQ/about>) - The company's team conducts interviews and podcasts with traders from various countries and publishes them on the YouTube platform. There are also educational videos about the products that this company offers.

TikTok (https://www.tiktok.com/@instantfunding_io) - On the TikTok platform, you can see short videos with trading recommendations, as well as excerpts from podcasts and interviews with traders about their problems and advantages in trading. The frequency of publications is about 10 per month.

LinkedIn (<https://www.linkedin.com/company/80128263>) - On this platform, you can find information about the company, the employees, and the job vacancies that the company needs.

Additional Tools/features

Instant Funding does not offer many additional tools. However, within its dashboard, it enables traders to manage various aspects of their accounts and monitor performance effectively. Here's an overview of the key features:

Overview Tab: This tab provides a comprehensive view of key trading metrics, making it easier to assess performance at a glance. Traders can view real-time metrics such as profitability, drawdown, trade history, and success rates, helping them to track their progress and make more informed trading decisions.

Accounts Tab: In this section, traders can manage their purchased accounts. This includes the ability to monitor account status, check available balance, and track relevant metrics specific to each account. Additionally, traders can view details on account progression, which helps in managing multiple accounts effectively within the dashboard.

Challenge Tab: For traders interested in starting new trading accounts, the Challenge tab simplifies the account purchasing process. Here, users can explore available account challenges, review specific challenge requirements (such as profit targets or drawdown limits), and purchase accounts directly from the dashboard. This feature is especially useful for traders looking to qualify for larger account sizes.

Competitions Tab: In this section, traders can track their participation in competitions hosted by Instant Funding. It allows them to monitor their standing, review competition-specific metrics, and check progress against other participants. For those aiming to showcase their trading skills, this tab offers a convenient way to stay up-to-date on their position within any active competitions.

Additional

Tournament

Instant Funding organizes quarterly trading tournaments, offering participants an opportunity to test their skills and compete for substantial rewards.

Prizes and Rewards

The tournament provides attractive prizes for top performers, including cash bonuses, challenge accounts, and recognition within the Instant Funding community. The prize breakdown is as follows:

- **1st Place:** \$2,000 cash prize, \$100,000 One-Phase challenge account, a Hall of Fame spot, and an interview.
- **2nd Place:** \$1,000 cash prize, \$100,000 One-Phase challenge account, and an interview.
- **3rd Place:** \$500 cash prize, \$100,000 One-Phase challenge account, and an interview.
- **4th–10th Places:** \$100 cash prize, \$50,000 One-Phase challenge account.
- **11th–30th Places:** \$50 cash prize, \$25,000 One-Phase challenge account.
- **31st–100th Places:** \$10,000 One-Phase challenge account.
- **101st Place and beyond:** Access to discounts and special offers.

Tournament Structure and Rules

The tournament takes place over a two-week period, from October 8 at 2 PM GMT to October 22 at 2 PM GMT, on the DXtrade platform. Participants can trade using a wide range of instruments, including FX pairs, commodities, metals, major indices, and digital currencies.

Key rules for participation include:

- **Risk Management:** A maximum daily loss of 5% and an overall loss limit of 10% are enforced.
- **Trading Days:** Participants must trade for a minimum of 5 days during the competition.
- **Position Limits:** A maximum of 5 positions can be held at any time, with a maximum lot size of 5 for currency pairs and 3 for indices, commodities, and metals.
- **Additional Guidelines:** Overnight and over-weekend positions are allowed but are subject to swap charges. Strategies such as Martingale and news trading are permitted.

Progress and Prize Distribution

Participants can track their progress through the tournament's standings dashboard, which updates regularly. Prizes will be distributed within two business days after the tournament concludes, via email, Rise, or direct crypto transfer.

Upcoming Tournaments

To ensure participation in future competitions, pre-registration is available. This allows potential participants to stay informed and secure their spot in the next event. The tournament remains free of charge, making it accessible to a wide range of traders.

Instant Funding Plus

Instant Funding has introduced a new loyalty program called Instant Funding Plus. This program is currently available in public beta and offers users the opportunity to earn rewards and access exclusive benefits. As part of the launch, new members will receive a welcome bonus of 100 Plus Points, equivalent to \$100. Members can add their loyalty card to their Apple or Android wallet for easy access.

Future features of the program will include:

- Unique offers and exclusive benefits for members
- Bonus points earned through purchases and community engagement
- Annual birthday gifts
- The ability to exchange points for discounts
- Additional perks and rewards as the program expands

Enrollment is free, and the program is designed to offer value and flexibility for all participants.

Client Reviews Summary

Evaluations of the Instant Funding platform:

- **Trustpilot** – 4.6 (2200 reviews)

The reviews regarding Instant Funding present a mixed array of experiences, both positive and negative, highlighting the strengths and potential areas for improvement of the company. This analysis summarizes the key points brought up by customers, focusing on their impressions of the firm's services, customer support, and trading conditions.

Positive Contributions to High Rating:

- **Excellent Customer Support:** Numerous reviewers highlighted the quick and effective customer service, with many mentioning specific representatives by name, such as Emma and Liam, for their prompt and helpful responses.
- **Fast Payout Processing:** Many customers praised the firm's payout speed, with multiple users receiving their payments within 24 hours, contributing to trust in the firm's reliability.

- **Transparency and Honest Operations:** Several reviews noted the company's transparency in its rules and operations, including the absence of hidden conditions, which enhanced user confidence in the platform.
- **User-Friendly Platform and Tools:** Users commended the platform for being straightforward and efficient, particularly appreciating features like instant funding and the lack of complex challenges to access funded accounts.
- **Competitive Pricing and Trading Conditions:** Many traders were satisfied with the pricing of the challenges, low commissions, and flexible trading conditions, including the availability of tools like MT5, which contributed to positive trading experiences.

Negative Aspects Impacting the Rating:

- **High Spreads and Margin Rules:** Some customers expressed dissatisfaction with high spreads and restrictive margin rules, especially when trading assets like gold, which limited their trading capabilities.
- **Platform Issues:** There were reports of technical issues with the trading platform, such as orders being mishandled, which frustrated some users and impacted their trading experience negatively.
- **Challenges in Rule Enforcement:** Some users felt the firm was inconsistent in enforcing rules, with complaints about not being notified of violations until attempting to withdraw funds. This created frustration among traders who felt their accounts were unjustly reset.
- **Miscommunication and Poor Support Responses:** A few customers encountered problems with communication, mentioning that their concerns were not addressed adequately or that they were penalized for asking questions, especially in the firm's Discord community.
- **Allegations of Unfair Practices:** Some reviewers accused the firm of unfair practices, claiming it intentionally set conditions to cause traders to fail. These accusations, although not widespread, raised concerns about transparency and fairness in evaluations.

Conclusion:

The general sentiment toward Instant Funding on Trustpilot is largely positive, particularly regarding customer service, payout efficiency, and transparent trading conditions. However, the platform's technical issues, high spreads, and margin rules, alongside a few instances of alleged unfair practices, were notable concerns. As a result, while the company has garnered significant praise for its service, there are still areas that may require attention to enhance the overall customer experience.

Promotions and Discounts

Instant Funding offers discounts. It is recommended to always check if they are available at the time of purchasing an account. Typically, a discount for a challenge can be obtained during each period of the year. When one expires, another one becomes available. Instant Funding

maintains a balanced number of promotions. Users do not get the impression that the company competes solely on price, but rather that they encourage taking advantage of their services.

Affiliations

The Instant Funding affiliate program offers lucrative earning opportunities for partners through competitive commission rates and a comprehensive bonus structure. Partners can earn up to 17.5% commission on referred traders' first orders and up to \$2,100 in welcome bonuses. Commissions are also earned on subsequent purchases made through the provided affiliate link or discount code, enhancing long-term earning potential.

Key Features of the Affiliate Program

Commission Structure:

- Standard partners can earn 15% commission on the first order of a referred client, while strategic partners benefit from an increased commission rate of 17.5%.
- A 5% commission is available on subsequent purchases made via the affiliate link or code.

Discounts and Promotional Tools:

- Affiliates can offer their audience a 10% discount code, or utilize a no-discount link during large-scale promotional events, ensuring flexibility in attracting new clients.

Bonuses for Referrals:

- Partners are eligible for \$100 and \$150 bonuses for each referred partner who generates at least \$500 in revenue.
- A \$2,100 welcome bonus is available for new partners, and Instant Funding hosts quarterly tournaments that offer additional opportunities to earn.

Increased Earnings for Strategic Partners:

- Partners who refer to at least 30 paying traders become strategic partners, unlocking higher commission rates and increased bonuses for referring additional partners.
- Strategic partners can also negotiate custom deals and gain access to granular data, allowing them to optimize their efforts and align with major promotional campaigns.

Performance Tracking and Payouts:

- The affiliate program features an advanced analytics dashboard for monitoring performance and earnings. Payouts are processed bi-weekly, with a minimum payout threshold of \$50, ensuring regular and accessible compensation.

Attribution Window:

- Affiliates benefit from a 7-day attribution window for links, and exceptionally reliable tracking when using discount codes, which ensures accurate credit for referrals.

Challenge Account Conversion:

- Cash bonuses earned through the affiliate program can be converted into challenge accounts, increasing their value by up to 30%. For example, a \$200 cash bonus can be converted into a \$50,000 One-Phase challenge account, valued at \$259.

In summary, the Instant Funding affiliate program provides a robust framework for partners to generate significant revenue through commissions, bonuses, and customizable deals. The combination of strategic partnership opportunities, flexible promotional tools, and advanced tracking features makes it an attractive option for those looking to expand their affiliate marketing efforts within the financial services industry.

Summary

Instant Funding, established in 2022, is a relatively young player in the proprietary trading sector but has quickly positioned itself as an intriguing option for traders of varying experience levels. Despite its recent entry, the firm differentiates itself with competitive pricing and a wide selection of challenge structures, designed to meet the needs of both novice and seasoned traders. They offer one-phase and two-phase challenges, with account sizes ranging from \$10,000 to \$200,000, which provides flexibility based on traders' capital and goals. Additionally, the company allows a maximum allocation of \$600,000 per user, which attracts individuals looking to manage larger funds.

One standout feature is the Instant Funding Account, designed for those who prefer to start trading without going through an evaluation phase. This account option enables traders to bypass typical challenge requirements, allowing immediate access to funded capital.

The company's customer service is accessible and responsive, with live chat and Discord channels offering quick assistance and community support. Reviews on Trustpilot reflect a largely positive customer experience, averaging 4.6 stars, with users frequently mentioning the quality of service and prompt assistance. For real-time updates, traders can follow the company's channels on platform X, Instagram, and Telegram, where Instant Funding regularly shares promotions, platform enhancements, and market insights.

However, Instant Funding does have certain limitations that may impact user satisfaction. The firm does not provide a refundable fee for completed challenges, which may be a drawback for those accustomed to this industry standard. Weekend holding of positions is limited during the challenge phase and is only available in the funded phase with an Add-On. Additionally, the smart drawdown feature may be less favorable for some traders; however, it is mandatory only for accounts without a challenge.

Overall, Instant Funding represents an attractive alternative within the prop trading market, balancing accessible entry options with competitive pricing and robust support channels. For those interested in a fast, streamlined path to funded trading, particularly without evaluation hurdles, Instant Funding's offerings stand out as a noteworthy option.

Sources

The data for this report was collected in October 2024 from the following sources:

Instant Funding official web-site - <https://instantfunding.io>

Instant Funding FAQ - <https://instantfunding.io/help>

Instant Funding Trustpilot page - <https://www.trustpilot.com/review/instantfunding.io>