



VS



VaultFunder vs FTMO

The honest prop firm comparison - line by line.

Plus 12 questions to ask before you pay.

Updated May 2026. Every number verified against each firm's public page.

You've tried FTMO. Here's why traders are switching.

FTMO built the prop firm model. They deserve credit for that. But the industry has evolved - and African traders now have an option designed specifically for them.

This document compares both firms line by line. Where FTMO wins, we say so. Where VaultFunder wins, the data speaks for itself.

No spin. No cherry-picking. Just the numbers.

Key Positioning Points

FSCA-Regulated: VaultFunder operates through an FSCA-regulated FSP. FTMO declared their accounts as demo with no regulator.

Built for Africa: ZAR pricing, local bank payouts, WhatsApp support, SA timezone team.

Speed: Phase transitions in ~5 minutes. Payouts in under 12 hours. Not days.

Line-by-Line Comparison

Section 1: Setup

Feature	VaultFunder	FTMO	Edge
Founded	2023	2015	FTMO (track record)
HQ	Cape Town, SA	Prague, Czech	-
Founder on camera	Chris Dicks	Not on landing page	VF v
Cheapest entry	\$50	~\$96 USD	VF v
Max scaling	\$1M	\$2M	FTMO v

Section 2: Trading Rules

Feature	VaultFunder	FTMO	Edge
Profit split	80% (scales to 90%)	90% baseline	FTMO v
Consistency rule	None	Best day rule	VF v
Spread markup	None - raw	Standard markup	VF v
Dealer plugin	None	Standard	VF v
Daily loss limit	5% (2-step) / 3% (1-step)	5% / 3%	Tie
Max overall loss	10%	10%	Tie
News trading	Allowed	Allowed	Tie
Weekend holding	Allowed	Allowed	Tie
Min trading days	5 days	None / 4 per phase	FTMO v
EA / algo allowed	Allowed	Allowed (no HFT)	VF v
Reset / retry	Free retry if compliant	Free retry if compliant	Tie

Section 3: Payouts & Pricing

Feature	VaultFunder	FTMO	Edge
Phase transition	~5 minutes	24 hours	VF v
Avg payout proc.	Under 12 hours	1-4 business days	VF v
Fee refund	Yes	Yes	Tie
ZAR pricing	Yes	EUR / USD only	VF v
Local SA bank	Yes	Wire transfer only	VF v

Section 4: Trust & Support

Feature	VaultFunder	FTMO	Edge
Platforms	MT5 only	MT4, MT5, cTrader	FTMO v
Regulator	FSCA-regulated FSP	None (demo)	VF v
Trustpilot	4.6	4.8	FTMO v
Founder brand	Active YT + IG	None	VF v
WhatsApp support	Yes (SA traders)	Not listed	VF v
Free competition	Same conditions	14-day trial	VF v
Live webinar	Monthly	None	VF v
Hellopeter	Listed	Not listed	VF v

VaultFunder advantages: 15 | FTMO advantages: 5 | Ties: 7

We win on execution, pricing, regulation, and Africa-specific infrastructure. FTMO wins on track record, platform choice, profit split baseline, and scaling ceiling. Both firms refund fees on first payout. Choose based on what matters to YOUR trading.

Where FTMO wins. And why we're OK with that.

1. Higher profit split baseline (90% vs 80%): FTMO starts at 90%. VaultFunder starts at 80% and scales to 90%.
2. Larger scaling ceiling (\$2M vs \$1M): FTMO's scaling plan goes to \$2M. VaultFunder currently caps at \$1M.
3. Longer track record (2015 vs 2023): FTMO pioneered the model. VaultFunder is the one with FSCA backing.
4. More platform options: VaultFunder is MT5 only. FTMO offers MT4, MT5, and cTrader.
5. Higher Trustpilot rating (4.8 vs 4.6): Both are strong. FTMO's longer history gives them more reviews.

We're not trying to be FTMO. We're built for a different market - the African trader who needs ZAR pricing, local payouts, raw spreads, and a founder they can actually reach.

Built for Africa. Not retrofitted.

ZAR Pricing

See your challenge fee in rands. No currency conversion guessing.

Local SA Bank Payouts

Get paid into your South African bank account. No international wire fees.

WhatsApp Support

Message the team on WhatsApp. Get a response from a real person in your timezone.

FSCA-Regulated

VaultFunder operates through an FSCA-regulated FSP. High level of regulatory backing.

Founder on Camera

Chris Dicks is on YouTube, Instagram, and monthly webinars. You know who built this firm.

Speed

Phase transitions in ~5 minutes. Payouts processed in under 12 hours.

Choose your account size. Discounts pre-applied.

Size	Standard	With Code	Target	Daily	Max
\$5K	\$60	\$39	10%	5%	10%
\$10K	\$120	\$78	10%	5%	10%
\$25K	\$225	\$146	10%	5%	10%
\$50K	\$330	\$297	10%	5%	10%
\$100K	\$550	\$495	10%	5%	10%

Discount codes: \$5K-\$25K: LAUNCH35 (35% off) | \$50K-\$100K: LAUNCH10 (10% off)

v No consistency rule | v Raw spreads | v News trading allowed | v EA allowed | v Fee refunded | v 1-Step & 2-Step | v USD & ZAR

Start your challenge: getfunded.vaultfunder.trade/challenges

12 questions to ask ANY prop firm before you pay.

1. Is the firm regulated?

[VF: FSCA-regulated FSP]

2. Are spreads marked up?

[VF: No markup. No dealer plugin.]

3. Avg payout time?

[VF: Under 12 hours]

4. Consistency rule?

[VF: None]

5. Founder on camera?

[VF: Chris Dicks - YouTube + IG]

6. Test execution?

[VF: Free competition account]

7. Fee refunded?

[VF: Yes]

8. Trade news?

[VF: Yes]

9. Cheapest entry?

[VF: \$50]

10. Local currency?

[VF: ZAR payouts available]

11. WhatsApp support?

[VF: Yes]

12. Late payout?

[VF: Chris follows up personally]

If a prop firm can't answer all 12, ask yourself why.

Don't take our word for it.

Payout Stats

- \$2,014 average payout
- 0 payouts denied since day one
- 90% max profit split
- Under 12 hours average payout processing

Trustpilot: 4.6 rating | Hellopeter: Listed

Verified payout certificates from South Africa, Nigeria, Indonesia, and USA available on our website.

Ready to get funded?

1. Start a free competition account

getfunded.vaultfunder.trade/competition

2. Start your challenge (discounts active)

getfunded.vaultfunder.trade/challenges

3. Follow the founder

Instagram: @ChrisMarketBull | YouTube: ChrisMarketBull

VaultFunder - Africa's Most Trusted Prop Firm

www.vaultfunder.trade | support@vaultfunder.trade

All challenge accounts use simulated funds in a demo environment. Real funds are only deployed after a successful challenge pass and account funding by VaultMarkets. Past performance is not indicative of future results. Forex trading involves significant risk of loss. VaultFunder challenge accounts are offered through VaultMarkets (Pty) Ltd.