



**TABLE OF XTB'S COMMISSIONS AND FEES
dated February 14th 2022**

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1. General

| Title | BASIC, STANDARD, PROFESSIONAL |
|-------|-------------------------------|
|-------|-------------------------------|

| | | |
|--|---|-------------------|
| Opening and closing of an Account | Free of charge | |
| Monthly Fee for maintaining an Account | Free of charge or up to 10 EUR ¹⁾ | |
| Fee for a preparation and sending of a daily report of operations conducted on the Client's Account, in a paper form. | Not Available | |
| Fee for a preparation and sending of other reports, in particular monthly reports from the Client's Account, or sending a paper version of the Regulations in case of its change. | Not Available | |
| Penalty interest | Contractual terms and conditions clause 24 | |
| Fee for E-Wallet funding | To deposit into a trading account currency: GBP - free of charge. EUR - free of charge. USD - cost of 2% of the amount to be deposited. HUF - cost of 5% of the amount to be deposited. | |
| Fee for small withdrawals | < 100USD: 20USD fee < 80EUR: 16EUR fee < 60GBP: 12GBP fee < 12 000HUF: 3000HUF fee | |
| Commission for a transaction on PROFESSIONAL Account – for opening and closing | 3 GBP/3,5 EUR/4 USD/1200 HUF for 1 Lot Excluding Stock CFDs, ETF CFDs and cryptocurrencies | |
| Commission for a transaction on PROFESSIONAL Account – for opening and closing | Commission for transaction on CFDs based on crypto-currencies for the volume of | |
| | Instrument | Commission |
| | BITCOIN | 3,5 EUR* |
| | ETHEREUM | 3,5 EUR* |
| | RIPPLE | 3,5 EUR* |
| | LITECOIN | 3,5 EUR* |
| | ETHERCLASSIC | 3,5 EUR* |
| BITCOINCASH | 3,5 EUR* | |
| | *3 GBP/3,5 EUR/4 USD/1200 HUF | |
| Commission deducted from the turnover on the following instruments: ITA.40, ITA.40., ITA.40., ITA.40+ and ITA40.cash | Fixed fee related to notional transaction value, according to the below table ²⁾ : | |
| | Transaction value | Fee |
| | 0-2,500 EUR | 0,25 EUR |
| | 2,500- 5,000 EUR | 0,5 EUR |
| | 5,000- 10,000 EUR | 1 EUR |

| | |
|------------------------|---------|
| 10,000- 50,000 EUR | 5 EUR |
| 50,000- 100,000 EUR | 10 EUR |
| 100,000- 500,000 EUR | 50 EUR |
| 500,000- 1,000,000 EUR | 100 EUR |
| over 1,000,000 ERU | 200 EUR |

- 1) If there is no opening or closing of the position on the Customer's account within the last 365 days and no cash deposit within the last 90 days, a fee of EUR 10 is charged. In the absence of sufficient funds, a fee is charged in the amount of free funds remaining on the Customer's account. Before the fee is collected, the amounts are converted into the currency of the account.
- 2) The Fee resulted from the FTT tax is deducted the next working day after the day when the Transaction was executed.

2. Table of Commission and Fees for Stock CFDs and ETF CFDs

| Market | Commission for Transactions (each opening and closing of position on Stock CFDs and ETF CFDs on particular market ¹⁾ | Markup included in the Spread ²⁾ |
|-----------------------------|--|---|
| Stock CFDs US | <u>0,00% of the transaction value, minimum 0 USD</u> | <u>0.30%</u> |
| Stock CFDs UK | <u>0,00% of the transaction value, minimum 0 EUR</u> | <u>0.30%</u> |
| Stock CFDs UK International | <u>0,00% of the transaction value, minimum 0 USD</u> | <u>0.30%</u> |
| Stock CFDs Portugal | <u>0,00% of the transaction value, minimum 0 EUR</u> | <u>0.30%</u> |
| Stock CFDs Spain | <u>0,00% of the transaction value, minimum 0 EUR</u> | <u>0.30%</u> |
| Stock CFDs Germany | <u>0,00% of the transaction value, minimum 0 EUR</u> | <u>0.30%</u> |
| Stock CFDs Czech Republic | <u>0,00% of the transaction value, minimum 0 CZK</u> | <u>0.30%</u> |
| Stock CFDs France | <u>0,00% of the transaction value, minimum 0 EUR</u> | <u>0.30%</u> |
| Stock CFDs Italy | <u>0,00% of the transaction value, minimum 0 EUR</u> A fixed fee related to notional transaction value shall be paid. The table below | <u>0.30%</u> |

presents notional transaction value brackets and related fee values⁴⁾ :

| Transaction value | Fee |
|------------------------|----------|
| 0-2,500 EUR | 0,25 EUR |
| 2,500- 5,000 EUR | 0,5 EUR |
| 5,000- 10,000 EUR | 1 EUR |
| 10,000- 50,000 EUR | 5 EUR |
| 50,000- 100,000 EUR | 10 EUR |
| 100,000- 500,000 EUR | 50 EUR |
| 500,000- 1,000,000 EUR | 100 EUR |
| above 1,000,000 EUR | 200 EUR |

| | | |
|-------------------------------|--|--------------|
| Stock CFDs Switzerland | <u>0,00% of the transaction value, minimum 0 EUR</u> | <u>0.30%</u> |
| Stock CFDs Netherlands | <u>0,00% of the transaction value, minimum 0 EUR</u> | <u>0.30%</u> |
| Stock CFDs Belgium | <u>0,00% of the transaction value, minimum 0 EUR</u> | <u>0.30%</u> |
| Stock CFDs Denmark | <u>0,00% of the transaction value, minimum 0 EUR</u> | <u>0.30%</u> |
| Stock CFDs Finland | <u>0,00% of the transaction value, minimum 0 EUR</u> | <u>0.30%</u> |
| Stock CFDs Norway | <u>0,00% of the transaction value, minimum 0 EUR</u> | <u>0.30%</u> |
| Stock CFDs Sweden | <u>0,00% of the transaction value, minimum 0 EUR</u> | 0.30% |
| ETF CFDs Europe | <u>0,08% of the transaction value, minimum 0 EUR</u> | 0.30% |
| ETF CFDs US | <u>0,00% of the transaction value, minimum 0 USD</u> | 0.30% |

- 1) the fee shall be converted to the currency in which Account is kept according to XTB Exchange Rate at the moment of transaction execution.
- 2) The markup is included in the Spread presented on an Investment Account. Half of the markup value (0.15%) is deducted from the bid price and the other half is added to the ask price.
- 3) XTB is booking on the Client's Account the equivalent of the dividend reduced by the fee.
- 4) Fee resulted from the Italian FTT tax is calculated on the next working day after the day of the transaction execution.

3. General comments

Other costs connected with Transactions in XTB e.g. Spreads, Margin, swap points or other commissions and fees, which the Client shall pay to XTB are described in others Condition Tables and Margin Tables available on XTB's Website.

4. Table of XTB Exchange Rates

In order to convert specific positions into the currency of client's account, in each Client's Transaction, XTB uses bid and ask rates, from the Basic Offer for all Financial Instruments on the Transaction Platform xStation and for CFD Instruments based on commodities, indices and metals on the platform MT4. Conversion of Financial Instruments, based on exchange rates of currency pairs on the Platform MT4 is performed at the rate from the given type Client's Investment Account. The specification of individual offers can be found under the link: <https://www.xtb.com/en/trading-services/account-information/market-specification>.

If XTB does not quote a pair allowing to directly convert one of the Transaction parameters to the currency of the Investment Account, the conversion is done by converting the parameter into USD and then into the currency of the Investment Account.

XTB informs in the Fees and commissions table about additional fees that may arise.

The tables below present the rate, which is used to convert a given parameter of a Transaction into the currency of the Client's Investment Account.

| | CFD Instruments |
|---------------------------|--|
| Margin | $(\text{bid rate}^1 + \text{ask rate}^2) / 2$ |
| Transaction result | <p style="text-align: center;">For Forex Transactions: Bid rate — for the purchase transactions, Ask rate — for the sale transactions;</p> <p style="text-align: center;">For other CFDs: Bid rate – for Financial Instruments, for which a direct conversion rate exists;</p> <p>If a direct conversion rate for CFD Transactions does not exist, the result will be firstly converted into USD at the bid rate for buy positions and at the ask rate for sell positions. Then, into currency of the Investment Account with the bid rate for buy positions and the ask rate for sell positions.</p> |

| | |
|---|--|
| Commission | Ask rate |
| Swap points value and position rollover value | (bid rate + ask rate)/2 |
| FTT, other fees/taxes | According to the official fixing rate of the National Bank of Poland of the previous day |
| Corporate Actions (dividends, equivalents of dividend, fee on equivalent of dividend, equivalent of subscription rights, etc.) | For Stock CFDs and ETF CFDs: Bid rate – for positive cash flows Ask rate - for negative cash flows |
| Nominal value of purchase/sale | N/A |

- 1) Price for the purchase transaction.
- 2) Price for the sale transaction.