

EX-ANTE & EX POST INFORMATION

ABOUT THE COSTS AND CHARGES RELATED
TO THE INVESTMENT SERVICE





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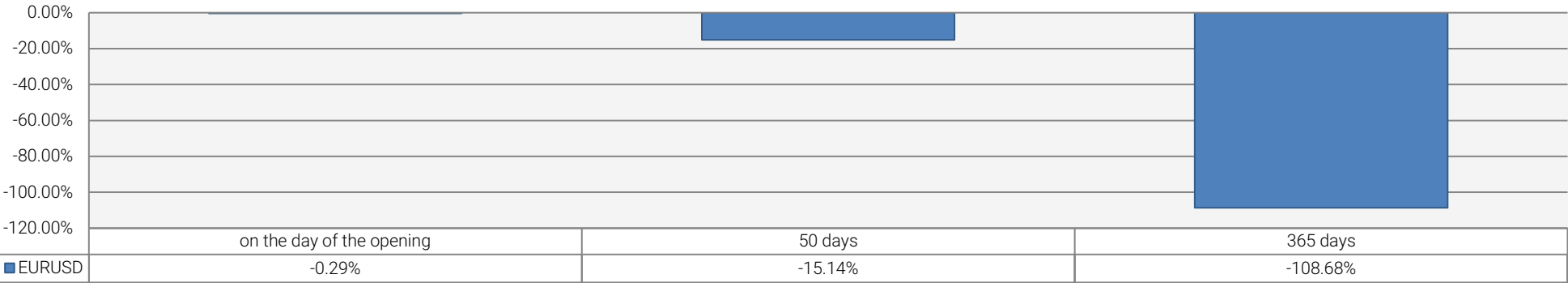
CURRENCY CFD

CFD Instrument	
Instrument	EURUSD
Product manufacturer	XTB Limited
Transaction	Purchase
Volume	1 lot
Nominal value of transaction	€ 100,000.00
Margin collected	€ 3,333.33

Closing the transaction after	Spread	Swap points	Commission (closing and opening the position)	Cost	Return on investment (in %)*
	EUR	-	EUR	-	EUR
on the day of the opening	€ -2.65	-	€ -7.00	€ 9.65	-0.29%
50 days	€ -2.65	€ -494.95	€ -7.00	€ 504.60	-15.14%
365 days	€ -2.65	€ -3,613.17	€ -7.00	€ -3,622.82	-108.68%

*The return on investment is calculated as the quotient of the sum of costs (spread + swap points + commission) and the nominal value of the transaction.

Return on investment (in%)



CRYPTOCURRENCY CFD

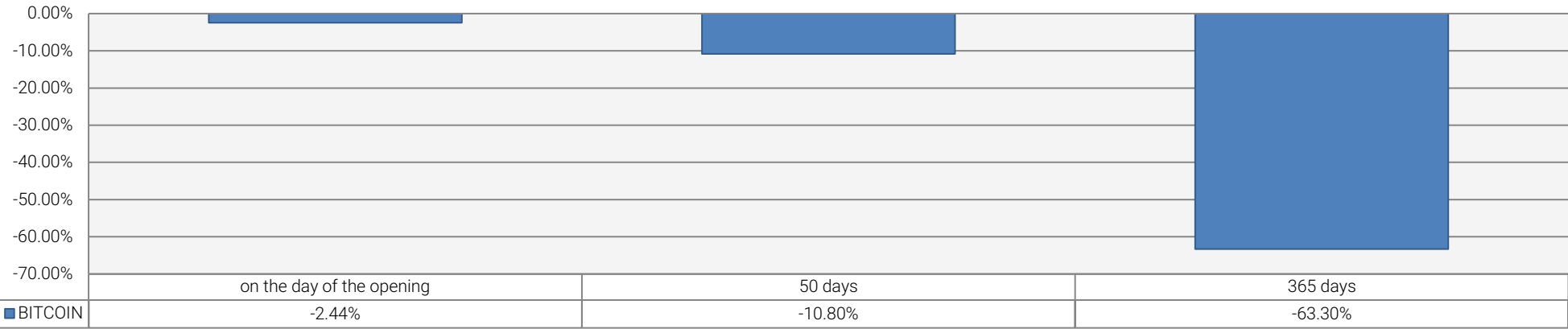
Exchange rate EURUSD = 1.13

CFD Instrument	
Instrument	BITCOIN
Product manufacturer	XTB Limited
Transaction	Purchase
Volume	1 lot
Nominal value of transaction	\$ 3,600.00
Margin collected	\$ 1,800.00

Closing the transaction after	Spread		Swap points		Commission (closing and opening the position)		Cost		Return on investment (in %)*
	USD	EUR	USD	EUR	USD	EUR	USD	EUR	
on the day of the opening	\$ -36.00	€ -31.85	-	-	-\$ 8.00	€ - 7.00	\$ -44.00	€ - 38.85	-2.44%
50 days	\$ -36.00	€ -31.85	\$ -150.00	€ -132.74	-\$ 8.00	€ - 7.00	\$ -194.00	€ - 171.59	-10.80%
365 days	\$ -36.00	€ -31.85	\$ -1,095.00	€ -969.02	-\$ 8.00	€ - 7.00	\$ -1,139.00	€ - 1,007,87	-63.30%

*The return on investment is calculated as the quotient of the sum of costs (spread + swap points + commission) and the nominal value of the transaction.

Return on investment (in%)



COMMODITY CFD

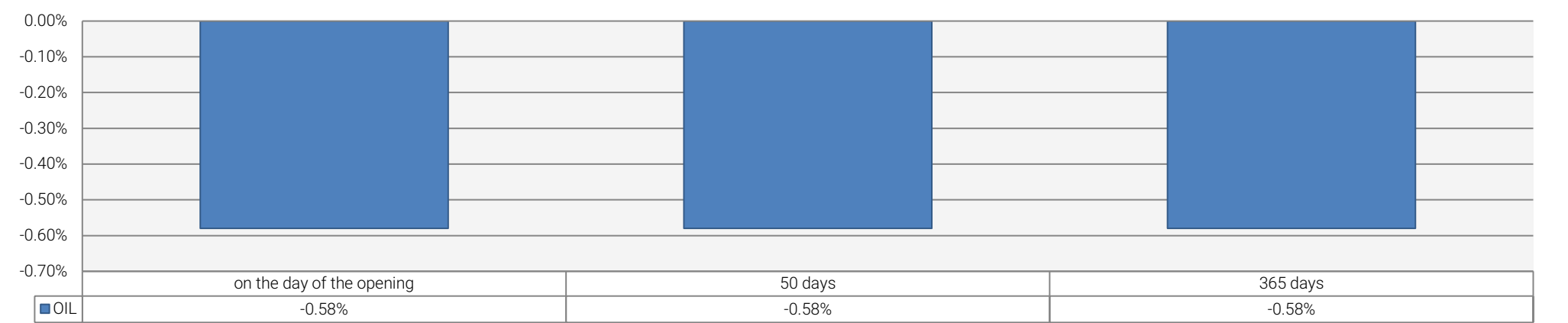
Exchange rate EURUSD = 1.13

CFD Instrument	
Instrument	OIL
Product manufacturer	XTB Limited
Transaction	Purchase
Volume	1 lot
Nominal value of transaction	\$ 65,000.00
Margin collected	\$ 6,500.00

Closing the transaction after	Spread		Swap points		Commission (closing and opening the position)		Cost		Return on investment (in %)*
	USD	EUR	USD	EUR	USD	EUR	USD	EUR	
on the day of the opening	\$ -30.00	€ -26.55	-	-	-\$ 8.00	€ - 7.00	\$ -38.00	€ - 33.55	-0.58%
50 days	\$ -30.00	€ -26.55	-	-	-\$ 8.00	€ - 7.00	\$ -38.00	€ - 33.55	-0.58%
365 days	\$ -30.00	€ -26.55	-	-	-\$ 8.00	€ - 7.00	\$ -38.00	€ - 33.55	-0.58%

*The return on investment is calculated as the quotient of the sum of costs (spread + swap points + commission) and the nominal value of the transaction.

Return on investment (in%)



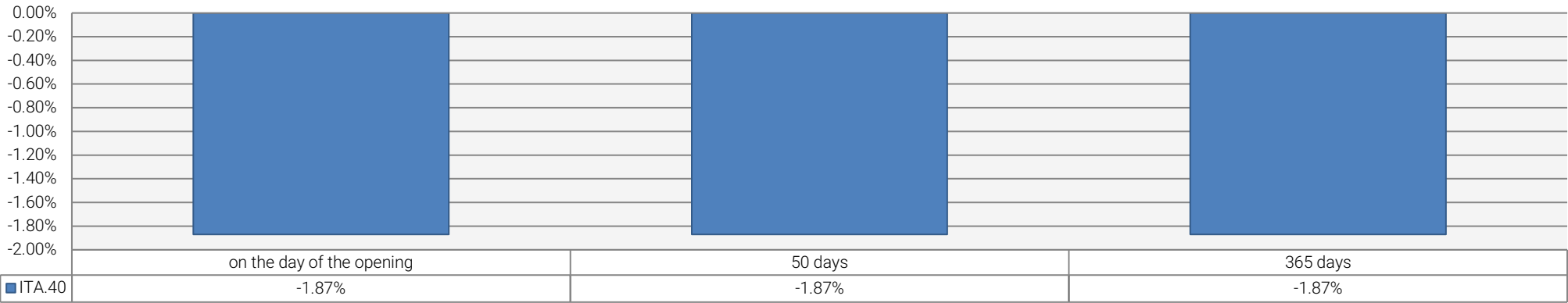
INDEX CFD

CFD Instrument	
Instrument	ITA.40
Product manufacturer	XTB Limited
Transaction	Purchase
Volume	1 lot
Nominal value of transaction	€ 100,000.00
Margin collected	€ 10,000.00

Closing the transaction after	Spread		Swap points		Exchange fee		Commission (closing and opening the position)		Cost		Return on investment (in %)*
	EUR	-	EUR	-	EUR	-	EUR	-	EUR	-	
on the day of the opening	- € 80.00	-	-	-	- € 100.00	-	- € 7.00	-	- € 187.00	-	-1.87%
50 days	- € 80.00	-	-	-	- € 100.00	-	- € 7.00	-	- € 187.00	-	-1.87%
365 days	- € 80.00	-	-	-	- € 100.00	-	- € 7.00	-	- € 187.00	-	-1.87%

*The return on investment is calculated as the quotient of the sum of costs (spread + swap points + exchange fee + commission) and the nominal value of the transaction.

Return on investment (in%)



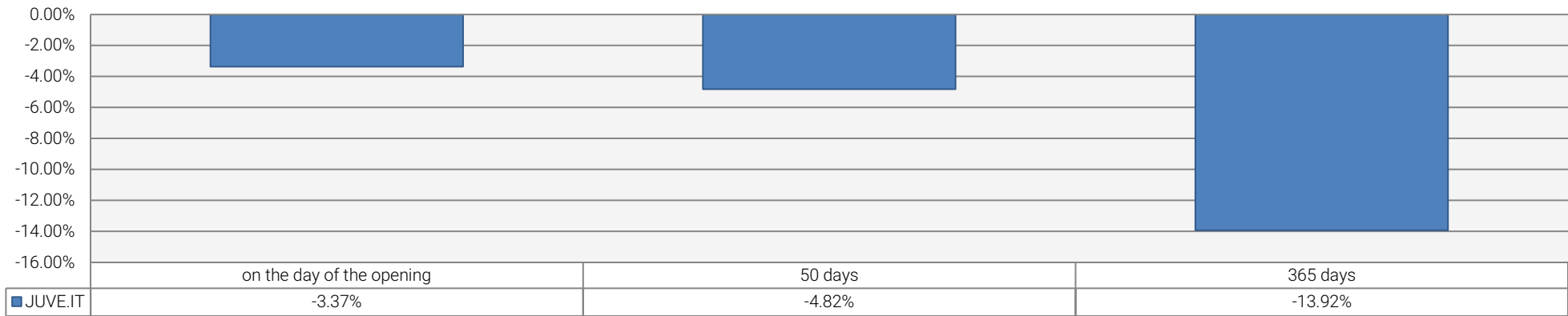
STOCKS CFD

Equity CFD	
Instrument	JUVE.IT
Product manufacturer	XTB Limited
Transaction	Purchase
Volume	100.000 lots
Nominal value of transaction	€ 136,000.00
Margin collected	€ 27,200.00

Closing the transaction after	Spread		Swap points		Transactional fees		Commission (closing and opening the position)		Cost		Return on investment (in %)*
	EUR	-	EUR	-	EUR	-	EUR	-	EUR	-	
on the day of the opening	- €600.00	-	-	-	- € 100.00	-	- € 217.60	-	- € 917.60	-	-3.37%
50 days	- €600.00	-	- € 393.00	-	- € 100.00	-	- € 217.60	-	- € 1,310.60	-	-4.82%
365 days	- €600.00	-	- € 2,868.90	-	- € 100.00	-	- € 217.60	-	- € 3,786.50	-	-13.92%

*The return on investment is calculated as the quotient of the sum of costs (spread + swap points + transactional fees + commission) and the nominal value of the transaction.

Return on investment (in%)



ETF CFD

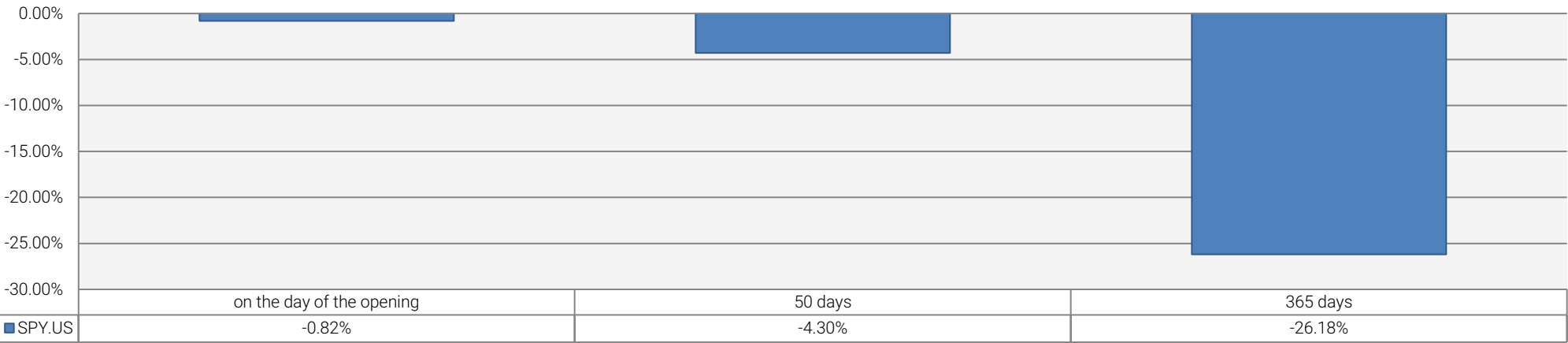
Exchange rate EURUSD = 1.13


ETF CFD	
Instrument	SPY.US
Product manufacturer	XTB Limited
Transaction	Purchase
Volume	1,000 lots
Nominal value of transaction	\$ 275,000.00
Margin collected	\$ 55,000.00

Closing the transaction after	Spread		Swap points		Commission (closing and opening the position)		Cost		Return on investment (in %)*
	USD	EUR	USD	EUR	USD	EUR	USD	EUR	
on the day of the opening	\$ -10.00	€ -8.85	-	-	-\$ 440.00	€ - 389.4	\$ -450.00	€-398.23	-0.82%
50 days	\$ -10.00	€-8.85	\$ -1,911.30	€ -1,691.00	-\$ 440.00	€ - 389.4	\$ -2,361.30	€ -2,089.64	-4.30%
365 days	\$ -10.00	€ -8.85	\$ -13,950.30	€ -12,345.40	-\$ 440.00	€ - 389.4	\$ -14,400.30	€ -12,743.63	-26.18%

*The return on investment is calculated as the quotient of the sum of costs (spread + swap points + commission) and the nominal value of the transaction.

Return on investment (in%)





DISCLAIMER: In accordance with the regulations resulting from the Commission Delegated Regulation (EU) 2017/565 of 25.04.2016 supplementing Directive 2014/65EU of the European Parliament and of the Council as regards organisational requirements and operating conditions for investment firms and defined terms for the purposes of that Directive, XTB Limited is obliged to provide adequate and relevant information about the costs and charges related to the provision of investment services and benefits received from third parties before the provision of the investment service or ancillary service. In order to meet this obligation, XTB Limited hereby provides this report showing the estimated costs incurred by the Client related to the financial instrument or investment service.

The costs presented in this document should be treated only as estimated values. The exact values of costs appropriate for a given Financial Instrument are presented in the cost [tables](#).

For each example, the table presents assumptions about the size of the transaction, market price, commission rate, potential spread and other additional fees. XTB Limited does not receive any fees related to transactions made by the Client from third parties.

PAYMENTS BETWEEN XTB LIMITED AND ITS EXECUTION VENUES AND/OR THIRD PARTIES

- a. XTB Limited, may receive fees/commissions by X-Trade Brokers DM S.A., on the basis of the Cost Plus method, resulting from the conclusion of an Intermediary Agreement between XTB Limited and X-Trade Brokers DM S.A.
 - b. Fees may be paid to Affiliates on the basis of the cost-per-acquisition or action (CPA) method, for the provisions of services to XTB Limited via the participation in XTB's Affiliate Program.
- Fees to Affiliates, shall be paid by X-Trade Brokers DM S.A. in accordance to its contractual obligations deriving from the Intermediary Agreement between XTB Limited and X-Trade Brokers DM S.A., as mentioned above.

EX-POST INFORMATION PAYMENTS FOR YEAR 2018

- a. Fees/commission received by the Company, from X-Trade Brokers DM S.A., for year 2018, amounting to EURO 646,144.
- b. Fees paid to Affiliates for year 2018, amounting to EURO 197,127.69