

Commission Table from 30th of October, 2025

1. General

TITLE	STANDARD A, B, C	SWAP FREE	
Monthly Fee for maintaining an Account	Free of charge or up to 10 EUR***	Free of charge or up to 10 EUR***	
Commission for withdrawal of funds from the Cash Account in the amount lower than 50USD	30USD	30USD	
Commission for withdrawal to credit cards *	1.5%*	1.5%*	
*Commission for USD bank transfers	XTB process payments in SHA model and it covers full costs charged by Sending Bank. All other potential costs (Beneficiary and Intermediary bank are paid by client according to the commission tables of those banks. Withdrawals of less than \$100 will be charged an additional commission of \$30		
Fee for transfer on Cash Accounts made via credit or debit card	0	0	
Commission for withdrawal to Skrill and Neteller	1%	1%	
Fee for deposits via Ngan Luong and Expay	0	0	
Fee for transfer on Cash Account made via express payment by Safety Pay, Skrill and Neteller	SafetyPay – 1.5% Skrill – 2% Neteller - 1%	SafetyPay – 1.5% Skrill – 2% Neteller - 1%	
Commission for a transaction on Cryptocurrencies CFDs – for opening and closing (Cryptocurrencies CFDs are not available for Islamic Accounts)	Commission for transaction on CFDs based on crypto-currencies for the volume of:		
	Instrument	Commission	Volume
	BITCOIN	4 USD	1
	ETHEREUM	4 USD	10
	RIPPLE	4 USD	10000
	LITECOIN	4 USD	100
	BITCOINCASH	4 USD	10
Commission deducted from the turnover on the following instruments: ITA.40, ITA.40., ITA.40. and ITA.40+	Fixed fee related to notional transaction value, according to the below table**:		
	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 EUR	200 EUR

* Withdrawals to credit cards are available only for residents of certain countries

** The Italian FTT tax is deducted the next working day after the day when the Transaction was executed.

*** Only if two of these conditions are simultaneously met, a fee of EUR 10 is charged monthly:

a) within the last 365 days there was no opening or closing a position on the Customer's account,

and

b) no cash deposit was made by Customer within the last 90 days to the account.

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. If the customer has an open position in any account, no fee is charged.**** in case of cryptocurrencies 1 lot corresponds to 10 lots of ETHEREUM, 10000 lots of RIPPLE, 100 lots of LITECOIN, 10 lots of DASH

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

MARKET	COMMISSION FOR TRANSACTIONS (EACH OPENING AND CLOSING OF POSITION ON STOCK CFD AND ETF CDF ON PARTICULAR MARKET ¹⁾)	MARKUP INCLUDED IN THE SPREAD ²⁾	FEE DEDUCTED FROM THE EQUIVALENT OF THE DIVIDEND DUE TO THE CLIENT ON PARTICULAR MARKET ³⁾
Stock CFD Poland	0,00% of the transaction value, minimum 0	0.30%	19.00%
Stock CFD US	0,00% of the transaction value, minimum 0	0.30%	30.00%
Stock CFD UK	0,00% of the transaction value, minimum 0	0.30%	0.00%
Stock CFD UK International	0,00% of the transaction value, minimum 0	0.30%	15.00%
Stock CFD Portugal	0,00% of the transaction value, minimum 0	0.30%	25.00%
Stock CFD Spain	0,00% of the transaction value, minimum 0	0.30%	19.00%
Stock CFD Germany	0,00% of the transaction value, minimum 0	0.30%	26.375%
Stock CFD Czech Republic	0,00% of the transaction value, minimum 0	0.30%	15.00%
Stock CFD France	0,00% of the transaction value, minimum 0	0.30%	26.50%

	0,00% of the transaction value, minimum 0 A fixed fee related to notional transaction value shall be paid. The table below presents notional transaction value brackets and related fee values: ⁴⁾		
	Transaction value	Fee	
Stock CFD Italy	0-2,500 EUR	0,25 EUR	0.30% 26.00%
	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 EUR	200 EUR	
Stock CFD Switzerland	0,00% of the transaction value, minimum 0		0.30% 35.00%
Stock CFD Netherlands	0,00% of the transaction value, minimum 0		0.30% 15.00%
Stock CFD Belgium	0,00% of the transaction value, minimum 0		0.30% 30.00%
Stock CFD Denmark	0,00% of the transaction value, minimum 0		0.30% 27.00%
Stock CFD Finland	0,00% of the transaction value, minimum 0		0.30% 20.00%
Stock CFD Norway	0,00% of the transaction value, minimum 0		0.30% 25.00%
Stock CFD Sweden	0,00% of the transaction value, minimum 0		0.30% 30.00%
ETF CFD Europe	0,00% of the transaction value, minimum 0		0.30% 30.00%
ETF CFD US	0,00% of the transaction value, minimum 0		0.30% 30.00%

¹⁾ The fee shall be converted to the currency in which Account is kept according to XTBB 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⁾ XTBB is booking on the Client's Account the equivalent of the dividend reduced by the fee.

⁴⁾ The Italian FTT tax is calculated on the next working day after the day of the transaction execution.

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

	CFD INSTRUMENTS
Margin	$((\text{bid rate}^*) + \text{ask rate}^{**}) / 2$
Transaction result	<p>For Forex Transactions: Bid rate – for the purchase transactions, Ask rate – for the sale transactions;</p> <p>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 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	$(\text{bid rate} + \text{ask rate}) / 2$
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 + 0,5%*mid
Nominal value of purchase/sale	N/A

* Price for the purchase transaction.

** Price for the sale transaction.

4. Table of Commission and Fees for Organized Market Instruments (OMI)

- **Commission transactions**

Commission for Transaction on OMI (Stocks, ETFs) ¹		Fee for currency conversion ²
Tariff valid until reaching turnover of 100,000 EUR within a calendar month on all registered accounts	Tariff valid for any trade after exceeding 100,000 EUR of cumulative turnover for all registered accounts within a calendar month ³	
0%, minimum 0 EUR	0.2%, minimum 10 EUR	0.5%

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 All currency conversions related to trading and corporate actions on OMI are subject to 0.5% mark-up on top of Exchange Rate as defined in the GTC.

Example:

Opening long position in Stocks and ETFs (OMI) listed in EUR on USD account will be subject to currency conversion according to XTB Exchange Rate, based on following pattern: ask EUR/USD +0.5%*mid. Short position will be subject to currency conversion based on bid EUR/USD -0.5%*mid.

Opening long position in Stocks and ETFs (OMI) listed in USD on EUR account will be subject to currency conversion according to XTB Exchange Rate, based on following pattern: bid EUR/USD -0.5%*mid. Short position will be subject to currency conversion based on ask EUR/USD +0.5%*mid.

³ Example: Let's consider a scenario when a client trades 5 times within a month. Accumulated value of the first 4 transactions is equal to 95,000 EUR. Nominal value of the fifth transaction (purchase of shares listed in Germany) is 7,500 EUR. The commission charged in this case will equal the minimum amount of 10 EUR ($[2,500 \text{ EUR} \times 0.2\%] < 10 \text{ EUR}$). To convert the order nominal value to EUR, XTB uses market rates presented on the xStation trading platform. If XTB quotes a given EUR conversion rate, then such conversion takes place directly at the mid $((\text{bid} + \text{ask})/2)$ rate. If the direct rate is not available on the trading platform, XTB will first convert the nominal value to USD and then to EUR. In both steps, XTB will use the mid rate of quotations.

- **Other fees¹**

Fee type	Rate
Outgoing OMI transfer fee from trading account (including stocks delisted from a regulated market)	Securities listed in Spain: 0.10% of securities value per ISIN (minimum 100 EUR) Other markets: 25 EUR/ 25 USD/ 650 CZK/ 8,500 HUF/ 120 RON per ISIN ²
OMI transfer between different trading accounts in xStation	0.5% of purchase transaction value per ISIN (minimum 25 EUR/ 25 USD/ 100 PLN / 650 CZK/ 8,500 HUF/ 120 RON ²)
Certificate of deposit	minimum 250 EUR
Registering for a general meeting of shareholders	minimum 250 EUR
Sending votes during the general meeting	10 EUR/ 10 USD/ 40 PLN/ 260 CZK/ 3,400 HUF/ 50 RON
Fee for each preparation confirmation of dividend payment	10 EUR/ 10 USD/ 40 PLN/ 260 CZK/ 3,400 HUF/ 50 RON
Custody fee	0.2% per annum, minimum 10 EUR per calendar month for the excess of average daily portfolio value above 250,000 EUR ³

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 Minimum fee is charged on the account from which securities will be transferred (account's currency determines fee currency).

³ Example: assuming average daily portfolio value for a month equals 300,000 EUR a minimum fee of 10 EUR will be charged ($[50,000 \text{ EUR} \times 0.2\% \times 1/12] < 10 \text{ EUR}$).

5. Fees and taxes imposed by local authorities

MARKET	Fee/Tax ¹	Rate
France	French Financial Transactions Tax (FTT)	0.3% of the value of acquired shares ²
Spain	Spanish Financial Transactions Tax (FTT)	0.2% of the value of acquired shares ³
USA	Sec Fee	0.00221% of sold securities value
Great Britain	Stamp Duty Reserve Tax (for securities issued by entities headquartered in Ireland)	1% of the purchase transaction value
	Stamp Duty Reserve Tax (for securities issued by entities headquartered outside of Ireland)	0,5% of the purchase transaction value
	PTM Levy	1 GBP per transaction if the total consideration of the relevant trade is greater than £10,000 ⁴
Italy	Italian Financial Transactions Tax (FTT)	0.1% of the value of acquired shares ⁵

¹ Taxes are deducted the next working day after the day when the Transaction was executed.

² FTT applies to net acquisition of shares of companies with market capitalization exceeding 1 billion EUR, list of listed companies affected can be found here: <http://bofip.impots.gouv.fr/bofip/9789-PGP>.

³ FTT applies to net acquisition of shares of companies with market capitalization exceeding 1 billion EUR, list of listed companies affected can be found here: https://www.agenciatributaria.es/static_files/AEAT/Contenidos_Comunes/La_Agencia_Tributaria/Modelos_y_formularios/Declaraciones/Resto_de_modelos/604/Relacion_Sociedades_web.pdf.

⁴ The PTM Levy is payable on trades in securities of companies which are incorporated in the United Kingdom, the Channel Islands or the Isle of Man and whose shares are admitted to trading on a UK regulated market or multilateral trading facility.

⁵ The tax does not apply to net acquisition of shares of companies with a capitalisation of less than 500 mln EUR.

6. Withholding taxes

XTB Clients' stocks are registered on the omnibus account kept by the Depository. In the case of dividend payment, the withholding tax taxpayer is the bank designated for a given market by the XTB Depository. The taxpayer has no knowledge of the identity of XTB clients (beneficial owners), and thus their tax residence. For jurisdictions where applicable double tax treaties might apply, the taxpayer, unable to identify the tax residence of the owner of stocks, may not apply the provisions of these double tax treaties. In such a case, the taxpayer is obliged to apply the highest withholding tax rate provided for by local regulations (e.g. 30% for shares listed in the US, 35% for shares listed in the Czech Republic, 35% for shares listed in Portugal).

Fees for redistribution of the stock exchange data issued by the Warsaw Stock Exchange (GPW) via Internet

Natural person	
Access to a real-time data – one Stock CFDs offer, one Synthetic Stocks offer, one OMI offer, Poland, Level 1	Free of charge

7. General comments

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