



TABLE OF XTB'S COMMISSIONS AND FEES **Dated, 5th January 2026**

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1. General

Title		STANDARD	
Opening and closing of an Account		Free of charge	
Monthly Fee for maintaining an Account		Free of charge or up to 10 EUR ¹⁾	
Commission for withdrawal of funds from the Cash Account in the amount lower than 100 EUR		10 EUR	
Fee for a preparation and sending of a daily report of operations conducted on the Client's Account, in a paper form.		Free of charge	
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.		Free of charge	
Penalty interest		Statutory penalty interest	
Fee for transfer on Cash Accounts made via credit or debit card	EUR – Free HUF – Free USD –		
Fee for transfer on Cash Account made via express payment by PayPal	EUR - 0.85% HUF - 0.85% USD - 0.85%		

**Fee for each case of
preparation and sending
daily
reports/confirmations on
the execution of orders in
paper form**

Free of charge

<p>Fee for repeated, each case of preparation and sending key information documents about XTB Financial Instruments (so-called "KIDs") in a paper form</p>	<p>50 EUR + 0,3 EUR for each page + a fee in the amount of courier delivery costs for repeated, each case of preparation and sending key information documents about</p>
<p>Fee for each preparation and sending of a statement of stored Financial Instruments and cash or information about costs and fees paid in paper form</p>	<p>Free of charge</p>
<p><u>Value of interests on Clients' funds due to XTB in accordance with point 4.21 of the GTC</u></p>	<p>Average annual interest rate is between 0% and 6.5%²⁾</p>
<p>Reporting Service governed by the Terms and conditions of the service of delegating transaction reporting to XTB Limited by a Client being a Financial Counterparty or a Non-financial Counterparty</p>	<p>Free of charge</p>
<p>“plus</p>	

Commission deducted from the turnover on the following instruments: ITA.40 and ITA.40+	Fixed fee related to notional transaction value, according to the below table ³⁾ :	
	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	

- 1) Only if two of these conditions are simultaneously met, a fee of EUR 10 is charged monthly:
- within the last 365 days there was no opening or closing of a position on the Customer's account, and
 - 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 fees is charges.
- 2) Indicated range of interest rates represents interest paid on overnight deposits in EUR, USD, HUF valid on the publication date of this Table.
- 3) 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⁾	Fee deducted from the equivalent of the dividend due to the Client on particular market ³⁾
Stock CFDs US	0,00 % of the transaction value, minimum 0 USD	0.30%	30.00%
Stock CFDs UK	0,00 % of the transaction value, minimum 0 EUR	0.30%	0.00%
Stock CFDs UK International	0,00 % of the transaction value, minimum 0 USD	0.30%	15.00%

Stock CFDs Portugal	0,00 % of the transaction value, minimum 0 EUR	0.30%	25.00%
Stock CFDs Spain	0,00 % of the transaction value, minimum 0 EUR	0.30%	19.00%
Stock CFDs Germany	0,00 % of the transaction value, minimum 0 EUR	0.30%	26.375%
Stock CFDs Czech Republic	0,00 % of the transaction value, minimum 0 CZK	0.30%	15.00%
Stock CFDs France	0,00 % of the transaction value, minimum 0 EUR	0.30%	26.50%
Stock CFDs Italy	0,00 % of the transaction value, minimum 0 EUR		26.00%
	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	
	0-2,500 EUR	0,25 EUR	
	2,500- 5,000 EUR	0,5 EUR	0.30%
	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	200 EUR		

Stock CFDs Switzerland	0,00 % of the transaction value, minimum 0 EUR	0.30%	35.00%
Stock CFDs Netherlands	0,00 % of the transaction value, minimum 0 EUR	0.30%	15.00%
Stock CFDs Belgium	0,00 % of the transaction value, minimum 0 EUR	0.30%	30.00%
Stock CFDs Denmark	0,00 % of the transaction value, minimum 0 EUR	0.30%	27.00%
Stock CFDs Finland	0,00 % of the transaction value, minimum 0 EUR	0.30%	20.00%
Stock CFDs Norway	0,00 % of the transaction value, minimum 0 EUR	0.30%	25.00%
Stock CFDs Sweden	0,00 % of the transaction value, minimum 0 EUR	0.30%	30.00%
ETF CFDs Europe	0,00 % of the transaction value, minimum 0 EUR	0.30%	30.00%
ETF CFDs US	0,00 % of the transaction value, minimum 0 USD	0.30%	30.00%

- 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, swap points, overnight financing or other commissions and fees, which the Client shall pay to XTB are described in others Condition Tables and Swaps points/overnight financing table 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 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 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>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 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	$(\text{bid rate} + \text{ask rate}) / 2$

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 – 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.

5. Table of Commission and Fees for Options

Group	Part of the premium for the mark-up on the execution price	Part of the premium for currency conversion mark-up
Options (all underlying assets)	0.25%	0%

The total premium consists of three elements: the raw premium value calculated using the raw exercise price, the markup value on the exercise price, and the markup value applied to the conversion rate