

**Commission Table from 6th  
of FEB, 2023**

**1. General**

<b>Title</b>	<b>STANDARD A,B,C</b>	<b>PROFESSIONAL (PRO)</b>	<b>SWAP FREE</b>
<b>Monthly Fee for maintaining an Account</b>	Free of charge or up to 10 EUR***	Free of charge or up to 10 EUR***	Free of charge or up to 10 EUR***
<b>Commission for withdrawal of funds from the Cash Account in the amount lower than 50USD</b>	30USD	30USD	30USD
<b>Commission for withdrawal to credit cards *</b>	1.5%*	1.5%*	1.5%*
<b>*Commission for USD bank transfers</b>	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 \$50 will be charged an additional commission of \$30		
<b>Fee for transfer on Cash Accounts made via credit or debit card</b>	0	0	0
<b>Commission for withdrawal to Skrill and Netteler</b>	1%	1%	1%
<b>Fee for deposits via Ngan Luong and Expay</b>	0	0	0
<b>Fee for transfer on Cash Account made via express payment by Safety Pay, Skrill and Neteller</b>	SafetyPay – 1.5% Skrill – 2% Neteller - 1%	SafetyPay – 1.5% Skrill – 2% Neteller - 1%	SafetyPay – 1.5% Skrill – 2% Neteller -1%
<b>Commission for a transaction on PROFESSIONAL Account – for opening and closing</b>	3.5 USD for 1 Lot Excluding Equity CFD, ETF CFD and crypto-currencies**** For transaction on <b>crypto-currencies</b> for the volume of 1 Lot of BITCOIN 10 lots of ETHEREUM, 10000 lots of RIPPLE, 100 lots of LITECOIN and 10 lots of DASH		

Commission for a transaction on ISLAMIC Account – for opening and closing	10 USD for 1 Lot Excluding Equity CFD, ETF CFD		
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 Fee resulted from the FTT tax is deducted the next working day after the day when the Transaction was executed.

\*\*\* 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

\*\*\*\* 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 <sup>1)</sup>	Markup included in the Spread <sup>2)</sup>	Fee deducted from the equivalent of the dividend due to the Client on particular market <sup>3)</sup>
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%	21.00%																		
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%																		
Stock CFD Italy	0,00% of the transaction value, minimum 0	0.30%	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):																					
<table><tr><th>Transaction value</th><th>Fee</th></tr><tr><td>0-2,500 EUR</td><td>0,25 EUR</td></tr><tr><td>2,500- 5,000 EUR</td><td>0,5 EUR</td></tr><tr><td>5,000- 10,000 EUR</td><td>1 EUR</td></tr><tr><td>10,000- 50,000 EUR</td><td>5 EUR</td></tr><tr><td>50,000- 100,000 EUR</td><td>10 EUR</td></tr><tr><td>100,000- 500,000 EUR</td><td>50 EUR</td></tr><tr><td>500,000- 1,000,000 EUR</td><td>100 EUR</td></tr><tr><td>More than 1,000,000 EUR</td><td>200 EUR</td></tr></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	More than 1,000,000 EUR	200 EUR
Transaction value	Fee																				
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500,000- 1,000,000 EUR	100 EUR																				
More than 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%																		

<b>ETF CFD US</b>	0,00% of the transaction value, minimum 0	0.30%	30.00%
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<sup>1)</sup> the fee shall be converted to the currency in which Account is kept according to XTB Exchange Rate at the moment of transaction execution.

<sup>2)</sup> 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.

<sup>3)</sup> XTB is booking on the Client's Account the equivalent of the dividend reduced by the fee.

<sup>4)</sup> Fee resulted from the 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 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 trading 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	<p>For Stock CFDs i ETF CFDs:  Bid rate – for positive cash flows  Ask rate - for negative cash flows</p>

subscription rights, etc.)	
Nominal value of purchase/sale	N/A

\* Price for the purchase transaction.

\*\* Price for the sale transaction.