

**TABLE OF XTB'S COMMISSIONS AND FEES
dated February 22nd, 2020**

1. General

Title	STANDARD A,B,C	PROFESSIONAL (PRO)	ISLAMIC
Monthly Fee for maintaining an Account	Free of charge or up to 10 EUR***	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	30USD
Commission for withdrawal to credit cards *	1.5%*	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	0
Fee for deposits via Ngan Luong and Expay	0	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%	SafetyPay – 1.5% Skrill – 2% Neteller -1%
Commission for a transaction on PROFESSIONAL Account – for opening and closing	<p align="center">3.5 USD for 1 Lot Excluding Equity CFD, ETF CFD and crypto-currencies**** For transaction on crypto-currencies 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</p>		

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
DASH	4 USD	10
ETHERCLASSIC	4 USD	100
BITCOINCASH	4 USD	10
EOS	4 USD	1000
STELLAR	4 USD	10000
ADABTC	4 USD	10
BCHBTC	4 USD	1
DSHBTC	4 USD	1
EOSBTC	4 USD	1
ETHBTC	4 USD	1
IOTABTC	4 USD	1
LTCBTC	4 USD	1
TRXBTC	4 USD	1
XLMBTC	4 USD	1
XMRBTC	4 USD	1
XRPBTC	4 USD	1
NEOBTC	4 USD	1
XEMBTC	4 USD	1
ZECBTC	4 USD	1
EOSETH	4 USD	10
TRXETH	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 of Commission and 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 *	Fee deducted from the equivalent of the dividend due to the Client on particular market**
Stock CFD Poland	0,25% of the transaction value, minimum 25 PLN	19.00%
Stock CFD US	0,08% of the transaction value, minimum 8 USD	30.00%
Stock CFD UK	0,08% of the transaction value, minimum 8 GBP	0.00%
Stock CFD UK International	0,08% of the transaction value, minimum 8 USD	15.00%
Stock CFD Portugal	0,08% of the transaction value, minimum 8 EUR	25.00%
Stock CFD Spain	0,08% of the transaction value, minimum 8 EUR	21.00%
Stock CFD Germany	0,08% of the transaction value, minimum 8 EUR	26.375%
Stock CFD Czech Republic	0,30% of the transaction value, minimum 300 CZK	15.00%
Stock CFD France	0,08% of the transaction value, minimum 8 EUR	28.00%
Stock CFD Italy	0,08% of the transaction value, minimum 8 EUR+ 0,07% of the transaction value****	26.00%

ditionally, a fixed fee related to notional transaction value shall be paid.
The table below presents notional transaction value brackets and related fee values: ****:

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

Stock CFD Switzerland	0,08% of the transaction value, minimum 8 CHF	35.00%
Stock CFD Netherlands	0,08% of the transaction value, minimum 8 EUR	15.00%
Stock CFD Belgium	0,08% of the transaction value, minimum 8 EUR	30.00%
Stock CFD Denmark	0,08% of the transaction value, minimum 60 DKK	27.00%
Stock CFD Finland	0,08% of the transaction value, minimum 8 EUR	20.00%
Stock CFD Norway	0,08% of the transaction value, minimum 70 NOK	25.00%
Stock CFD Sweden	0,08% of the transaction value, minimum 70 SEK	30.00%
ETF CFD Europe	0,08% of the transaction value, minimum 8 EUR	30.00%
ETF CFD US	0,08% of the transaction value, minimum 8 EUR	30.00%

* the fee shall be converted to the currency in which Account is kept according to XTB Exchange Rate at the moment of transaction execution.

** XTB is booking on the Client's Account the equivalent of the dividend reduced by the fee.

*** Fee resulted from the FTT tax is calculated on the next working day after the day of the transaction execution.