



TABLE OF XTB'S COMMISSIONS AND FEES Dated, 2nd April 2026

Contents

1. General	2
2. Table of Commission and Fees for Stock CFDs and ETF CFDs	5
3. CFD contracts on currencies, indices, commodities and cryptocurrencies.....	7
4. General comments.....	8
5. Table of XTB Exchange Rates	8
6. Table of Commission and Fees for Options	9
7. Table of Commission and Fees for Crypto-assets	10
8. Currency Exchange	11

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 Client's Account of the amount lower than 100 EUR	10 EUR
Fee for the preparation and sending of a daily report of operations conducted on the Client's Account, in a paper form.	Free of charge
Fee for the 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 – Free

Fee for transfer on Cash account made	EUR - 0.85% HUF - 0.85% USD - 0.85% *The first deposit is free of charge
Fee for each case of preparation and sending daily reports/confirmations on the execution of orders in paper form	Free of charge
Fee for repeated, each case of preparation and sending key information documents about XTB Financial Instruments (so-called "KIDs") in a paper	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
Fee for each preparation and sending of a statement of stored Financial Instruments and cash or information about costs and fees paid in	Free of charge
<u>Value of interests on Clients' funds due to XTB in accordance with point 4.21 of the GTC</u>	Average annual interest rate is between 0% and 6.5% ²⁾
Reporting Service governed by the Terms and conditions of the service of delegating transaction reporting to XTB Limited by a Client being a Financial	Free of charge

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⁾: <table border="1" data-bbox="967 217 1487 520"> <thead> <tr> <th>Transaction value</th><th>Fee</th></tr> </thead> <tbody> <tr> <td>0 - 2,499 EUR</td><td>0,25 EUR</td></tr> <tr> <td>2,500 - 4,999 EUR</td><td>0,5 EUR</td></tr> <tr> <td>5,000 - 9,999 EUR</td><td>1 EUR</td></tr> <tr> <td>10,000 - 49,999 EUR</td><td>5 EUR</td></tr> <tr> <td>50,000 - 99,999 EUR</td><td>10 EUR</td></tr> <tr> <td>100,000 - 499,999 EUR</td><td>50 EUR</td></tr> <tr> <td>500,000 - 999,999 EUR</td><td>100 EUR</td></tr> <tr> <td>over 1,000,000 EUR</td><td>50 EUR</td></tr> </tbody> </table>	Transaction value	Fee	0 - 2,499 EUR	0,25 EUR	2,500 - 4,999 EUR	0,5 EUR	5,000 - 9,999 EUR	1 EUR	10,000 - 49,999 EUR	5 EUR	50,000 - 99,999 EUR	10 EUR	100,000 - 499,999 EUR	50 EUR	500,000 - 999,999 EUR	100 EUR	over 1,000,000 EUR	50 EUR
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over 1,000,000 EUR	50 EUR																		

- 1) 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 of 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 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	Fee included in currency conversion of the transaction profit or loss and Corporate Actions
Stock CFDs US	0,00 % of the transaction value, minimum 0 USD	0.30%	30.00%	0.5% ⁵⁾
Stock CFDs UK	0,00 % of the transaction value, minimum 0 EUR	0.30%	0.00%	0.5% ⁵⁾
Stock CFDs UK International	0,00 % of the transaction value, minimum 0 USD	0.30%	15.00%	0.5% ⁵⁾
Stock CFDs Portugal	0,00 % of the transaction value, minimum 0 EUR	0.30%	25.00%	0.5% ⁵⁾
Stock CFDs Spain	0,00 % of the transaction value, minimum 0 EUR	0.30%	19.00%	0.5% ⁵⁾
Stock CFDs Germany	0,00 % of the transaction value, minimum 0 EUR	0.30%	26.375%	0.5% ⁵⁾
Stock CFDs Czech Republic	0,00 % of the transaction value, minimum 0 CZK	0.30%	15.00%	0.5% ⁵⁾
Stock CFDs France	0,00 % of the transaction value, minimum 0 EUR	0.30%	26.50%	0.5% ⁵⁾

Stock CFDs Italy	0,00	% of the transaction value, minimum 0 EUR	26.00%	0.5% ⁵⁾																		
	A fixed fee related to notional transaction value shall be paid. The table below presents notional transaction value brackets and related fee values ⁴):																					
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0.30%																						
Stock CFDs Switzerland	0,00	% of the transaction value, minimum 0 EUR	35.00%	0.5% ⁵⁾																		
Stock CFDs Netherlands	0,00	% of the transaction value, minimum 0 EUR	15.00%	0.5% ⁵⁾																		

Stock CFDs Belgium	0,00 % of the transaction value, minimum 0 EUR	0.30%	30.00%	0.5% ⁵⁾
Stock CFDs Denmark	0,00 % of the transaction value, minimum 0 EUR	0.30%	27.00%	0.5% ⁵⁾
Stock CFDs Finland	0,00 % of the transaction value, minimum 0 EUR	0.30%	20.00%	0.5% ⁵⁾
Stock CFDs Norway	0,00 % of the transaction value, minimum 0 EUR	0.30%	25.00%	0.5% ⁵⁾
Stock CFDs Sweden	0,00 % of the transaction value, minimum 0 EUR	0.30%	30.00%	0.5% ⁵⁾
ETF CFDs Europe	0,00 % of the transaction value, minimum 0 EUR	0.30%	30.00%	0.5% ⁵⁾
ETF CFDs US	0,00 % of the transaction value, minimum 0 USD	0.30%	30.00%	0.5% 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) 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.
- 5) All currency conversions of the result of transactions on Derivatives Shares CFDs and ETF CFDs and Corporate Actions in the Trading Account are subject to a mark-up of 0.5% of the XTB Exchange Rate. The fee is charged from the Client's Account at the time of closing the Transaction and realization of Corporate Actions.

3. CFD contracts on currencies, indices, commodities and cryptocurrencies

Currency conversion fee	
Currency conversion of the transaction profit or loss	0.5% ¹⁾

- ¹⁾ All currency conversions of the transaction result for CFD instruments on currencies, indices, commodities, and cryptocurrencies in the Client's account are subject to a mark-up of 0.5%, which is included in the XTB exchange rate. The currency conversion fee affects the Transaction Result, and it is settled at the time the Transaction is closed.

4. 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.

5. 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	For CFD instruments: Bid rate³ — in the case of settling a transaction in the account's currency that reflects the process of the Client selling the instrument's currency to receive the payment (profitable transaction), Ask rate⁴ — in the case of settling a transaction in the account currency that reflects the process of the Client purchasing the instrument's currency to cover the liability (loss-making transaction); 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.
Commission	Ask rate

Swap points value and position rollover value	(bid rate + ask rate)/2
FTT, other fees/taxes	The official ECB exchange rate from the day before the FTT tax is applied. If the aforementioned rate is unavailable, the NBP exchange rate from the day before the FTT tax is applied.
Corporate Actions (dividends, equivalents of dividend, fee on equivalent of dividend, equivalent of subscription rights, etc.)	Bid rate ³ – for positive cash flows Ask rate ⁴ - for negative cash flows
Nominal value of purchase/sale	N/A

1) Price for the purchase transaction.

2) Price for the sale transaction.

3) XTB Exchange Rate expressed as bid – mid * mark-up⁵

4) XTB Exchange Rate expressed as ask + mid * mark-up⁵

5) The amount of the mark-up has been specified in section 3 and 4. – Currency conversion fee.

6. 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

7. Table of Commission and Fees for Crypto-assets

Crypto-assets	
Crypto-asset Custody Fee	Free of Charge
Commission For Executing Buy / Sell Order	0%
Maximum Markup Included In The Price ¹⁾²⁾	5%
Currency Exchange Commission ³⁾⁴⁾	0.5%
Fee for the provision of additional rights resulting from the ownership of Crypto-assets ⁵⁾	The fee will be indicated individually in a separate announcement

1. Crypto-asset prices as well as the final execution prices of Clients' orders, include XTB markup. The markup rate is shaped symmetrically, according to the internal policies. The markup rate cannot be higher than the maximum markup displayed in the Table.
2. To calculate the price, XTB is using following formulas:
 1. XTB ASK = rounded up ($ASK * (100\% + XTB \text{ markup})$)
 2. XTB BID = rounded down ($BID * (100\% - XTB \text{ markup})$)
3. Crypto-asset buy and sell orders are executed to our Liquidity Providers using the exchange rate of a given Crypto-asset to USD. Executing the order from the Trading Account denominated in a currency other than USD, will always require a currency conversion. The commission is charged from the Trading Account, from which the transaction is executed, at the moment of exchange.
4. The conversion will be done according to the XTB Exchange Rate, according to the following formulas:
 1. When buying Crypto-asset, XTB Conversion Rate = $BID \text{ Account Currency} / USD - 0,5\% * MID$
 2. When Selling Crypto-asset, XTB Conversion Rate = $ASK \text{ Account Currency} / USD + 0,5\% * MID$
 3. $MID = (ASK \text{ Account Currency} / USD + BID \text{ Account Currency} / USD) / 2$
5. The Fee referred to applies to additional rights resulting from the ownership of Crypto-Assets, described in the General Terms and Conditions, subsection Additional Rights Resulting from the Ownership of Crypto-Assets.

8. Currency Exchange

The Currency Exchange Rate is based on Standard offer prices. The Currency Exchange Rate is refreshed no more frequently than once per 1 second.

Outside of FX instrument trading hours used for currency conversion, higher conversion fees apply on weekends and holidays as indicated in Section 1. General. Market opening refers to the first price after trading opens.

If XTB does not quote a pair allowing for direct exchange, conversion is done by first converting to USD, and then to the Account Currency.

Currency Exchange	Bid price of exchange rate
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Example:

- 1) A client has a EUR account and exchanges 1000 EUR to another account held in USD. The current exchange rate (bid / ask):

EURUSD: (**1.08215** / 1.08224)

Value of 1000 EUR in USD currency is equal to 1082.15 USD = 1000 * **1.08215**

Moreover, a commission will be charged according to the information provided in Section 1. General, which is 0.5% or 0.8% depending on the exchange time.

- Value of charged commission: 5 EUR = (1000 EUR * 0.5% = 5 EUR)

or

- Value of charged commission: 8 EUR = (1000 EUR * 0.8% = 8 EUR)

- 1) A client has a USD account and exchanges 1000 USD to another account held in EUR. The current exchange rate (bid / ask):

EURUSD: (1.08215 / **1.08224**)

→ USDEUR = ($\frac{1}{\text{EURUSD}}$): (**0.92401** / 0.92409)

Value of 1000 EUR in USD currency is equal to 924.01 EUR = 1000 * **0.92401**

Moreover, a commission will be charged according to the information provided in Section 1. General, which is 0.5% or 0.8% depending on the exchange time.

- Value of charged commission: 5 USD = $(1000 \text{ USD} * 0.5\% = 5 \text{ USD})$

or

- Value of charged commission: 8 USD = $(1000 \text{ USD} * 0.8\% = 8 \text{ USD})$

Additionally, service is provided only by making a transfer ordered by client between trading accounts held by client and only in currencies of these accounts. XTB provides currency exchange services only when it is related to provision of another brokerage service. Currency exchange service provided by XTB does not constitute a currency exchange activity. Currency exchange service should only be for execution of specific orders, such as the purchase of Financial Instruments in a currency other than funds deposited by client.